# BRIEF BUSINESS ENGLISH AND BUSINESS LETTERS

## HOW TO WRITE THEM

# BRIEF BUSINESS ENGLISH

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# PREFACE

In the preparation of this text, the authors have made no attempt at originality, except as to the manner of presenting the subject. They have kept uppermost in mind the object to be attained—the ability on the part of the student to use correct English. With this end in view, the material has been selected from various sources, and so modified and arranged as to produce this result with the least expenditure of time on the part of the student, and a minimum of work on the part of the teacher.

No attempt has been made to produce an exhaustive treatise for the few, but rather a book of essentials for the many; nor has any effort been made to speculate upon the technical phases of the subject. The student's need is not theory and comment, but rather the rules and principles, with their proper application. *It is utterly useless to learn rules unless one learns to apply them.*

In Part I the Parts of Speech are clearly defined, and their use fully illustrated by carefully selected sentences. The student is here taught that the part of speech to which a word belongs is determined by its use in the sentence. The work in this chapter lays the foundation for the study of the sentence, treated in Part II.

Words Often Misused, treated in this part, give the student a drill in the discrimination of words most commonly confused either in the use or in the spelling. The words treated are of so practical a nature that we believe this department will be recognized as a valuable feature of the book.

Part II treats briefly the elements of the sentence, with sufficient informal analysis to give the student a comprehensive knowledge of sentence structure. The work in this chapter lays the foundation for the study of syntax treated in Part III.

Part III treats of the Properties and Syntax of the Parts of Speech. The value of the study of Syntax can not be overestimated, for upon a thorough mastery of it depends, in a large measure, the student's ability to use correct English. The rules are clearly stated; each rule is illustrated by an example; and abundant exercises are given to thoroughly ground the student in the application of these rules.

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# THE PARTS OF SPEECH

**1.** All the words of the English language are divided, according to their use in sentences, into eight classes, called the **parts of speech.**

**2.** The names of the parts of speech are: **nouns, pronouns, adjectives, verbs, adverbs, prepositions, conjunctions,** and **interjections.**

## THE NOUN

**3.** A **noun** is the name of anything; as, *James, New York, book.*

**4.** Nouns are divided into two classes: *common* and *proper.*

**5.** A **common noun** is a name that applies to any one of a class of persons or things; as, *boy, city, lake, geranium.*

While the name *geranium* does not apply to all flowers, it does apply to all of the class of flowers called *geraniums;* therefore, it is a common noun.

**6.** A **proper noun** is a name given to an individual object to distinguish it from others of the same class; as, *James, Chicago, Superior, Pacific.*

While *James* is the name of a large number of boys, it does not apply to all boys; therefore, it is a proper noun.

### Exercise 1

*Give the common nouns corresponding to the following proper nouns:*

| | | | |
|---|---|---|---|
| Chicago | Alps | France | Atlantic |
| Indiana | Esther | Amazon | Suez |
| Charles | Monday | August | Mediterranean |

## Classes of Common Nouns

**7.** Common nouns are divided into four classes: *abstract, collective, verbal,* and *class.*

**8.** An **abstract noun** is the name of a quality, a condition, or an action, considered apart from the object to which it belongs; as, *whiteness, slavery, deception.*

**9.** Abstract nouns are formed—

(1) From adjectives; as, *goodness* from *good; honesty* from *honest; sweetness* from *sweet; truth* from *true.*

(2) From verbs; as, *deception* from *deceive; knowledge* from *know; belief* from *believe; growth* from *grow.*

(3) From nouns; as, *friendship* from *friend; heroism* from *hero; childhood* from *child; infancy* from *infant.*

**10.** A **collective noun** is the name of a collection of persons or things; as, *army, jury, flock, audience.*

**11.** A **verbal noun** is a noun ending in *-ing* that is the name of an action or state of being; as, *singing, standing, seeing, believing.*

**12.** A **class noun** is any common noun that is not a collective, an abstract, or a verbal noun; as, *book, flower, house.*

### Exercise 2

*Tell whether the italicized nouns are abstract, collective, verbal, or class nouns:*

1. If you wish to enjoy the *pleasure* of *resting,* you must work. 2. The *shepherd* was guarding his *flock.* 3. *Running* is healthful *exercise.* 4. He was noted for his *nobility* of character and for his *reverence* of sacred *things.* 5. We saw a *group* of *boys* in the *yard.* 6. *Simplicity* in *dress* and *manners* indicates a refined *mind.* 7. *Hunting, fishing,* and *rowing* occupied most of my time during vacation. 8. The *jury* asked for further instructions. 9. *Kindness* is commendable. 10. Tecumseh was the chief of a *tribe* of Indians. 11. *Giving* is better than *hoarding.* 12. The *audience* was large and enthusiastic. 13. The *board* will meet tonight. 14. Switzerland is noted for the *beauty* of its scenery. 15. The *class* will meet next Monday. 16. Through the *clouds* of *today* shines the *brightness* of *tomorrow.* 17. The *committee* is ready to report. 18. He gave us some good advice

about *honor* and *obedience*. 19. The *doorstep* to the *temple* of *wisdom* is a *knowledge* of our own *ignorance*. 20. Our *team* has not been defeated this year. 21. *Geniality* and *courtesy* are not small *factors* in *smoothing* the rough *way* of *life*. 22. *Industry, honesty, temperance,* and *frugality* are among the cardinal virtues.

## NOUNS OFTEN MISUSED

**Amount, number, quantity.**—*Amount* means "the sum total, or aggregate," and is used of numbers or quantities; as, "I do not know the *amount* of his expenditures." *Quantity* is used of things that are weighed or measured; as, "He raised a large *quantity* of grain." *Number* is used of things that are counted; as, "The grain was harvested by a *number* of men."

**Assistance, assistants.**—*Assistance* means help; aid; support; as, "We desire your *assistance*." *Assistants* are those who assist or help; as, "He has four *assistants*."

**Attendance, attendants.**—*Attendance* is the act of attending; as, "Your *attendance* is desired." *Attendants* are those who accompany in the service of; as, "His *attendants* were very courteous."

**Avocation, vocation.**—*Vocation* means one's regular calling or occupation. *Avocation* means one's secondary or occasional occupation; a diversion; as, "His *vocation* is law; his *avocation* is gardening."

**Balance, rest, remainder.**—*Balance* is a commercial term, meaning the difference between the two sides of an account; as, "There is a small *balance* still due us." *Rest* is used of both persons and things and of large as well as of small parts; as, "The *rest* of the boys will go soon." *Remainder* is used only of things and denotes a comparatively small part; as, "They will ship the *remainder* of the goods at your convenience."

**Character, reputation.**—*Character* is what one really is; *reputation* is what one is thought to be; as, "I know nothing of his *character;* but his *reputation* is good."

**Correspondence, correspondents.**—*Correspondence* means communication by letters, as, "Our *correspondence* is extensive." *Correspondents* are those who communicate by letters; as, "Our *correspondents* will give the matter immediate attention."

**Council, counsel.**—*Council* means a body of persons elected to assist in the administration of government or to legislate; as, "The city *council* meets monthly." *Counsel* means one who gives advice, to advise, advice; as, "The *counsel* for the defense *counseled* the plaintiff's *counsel* to give different *counsel* to his client."

**Libel, slander.**—These words are not synonymous. *Libel* differs from *slander* in that the former is written and published, while the latter is spoken.

**Majority, plurality.**—A *majority* is more than half the whole number. A *plurality* is the excess of votes received by one candidate over those received by the next highest, and is not necessarily a majority when there are more than two candidates. Thus, in an election, if A receives 400 votes, B 300 votes, and C 200, A receives a *plurality*, though not a *majority*.

**Party, person.**—*Party* should not be used in the sense of *person;* as, "I know a *person* (not *party*) whom you can get to do the work. *Party* is properly used as a legal term or to designate a number of persons in a group; as, "*Party* of the first part." "Our *party* will leave next week."

**Precedent, president.**—A *precedent* is something that has occurred that is considered as an established rule or an authorized example; as, "Such an act is without a *precedent.*"

**Principal, principle.**—*Principal* means chief; highest in rank; money at interest; as, "He is *principal* of the Central High School." *Principle* means the source or cause from which a thing proceeds; as, "Always try to comprehend the *principles* of the subject taught."

**Statue, stature, statute.**—*Statue* means a figure made of some solid substance. *Stature* means natural height of a person. *Statute* means a law; as, "It was determined by *statute* that the *statue* should be equal in *stature* to the original."

## Exercise 3

*Tell which of the italicized words is correct, and why:*

1. The book treats of the practical application of the *principles—principals* of grammar. 2. We will ship the *balance—rest—remainder* of your goods in a few days. 3. Delaware produces a large *number—quantity—amount* of peaches every year. 4. In an election, forty-five votes were cast for A, thirty-five for B, and fifteen for C; A has, therefore, a *majority—plurality* of ten votes. 5. He is *council—counsel* for some corporation. 6. The *attendance—attendants* did not reach our expectations. 7. The *principal—principle* is $200; interest, $20. 8. The *statute—stature—statue* was of white marble, and was equal to the *statute—stature—statue* of an ordinary man. 9. His *assistance—assistants* gave us valuable *assistance—assistants* in preparing the work. 10. The *remainder—rest—balance* of the evening was devoted to games. 11. Four *correspondence—correspondents* handled all the *correspondents—correspondence* for several weeks. 12. I know that his *reputation—character* is good, but I know nothing of his *character—reputation.* 13. One could see any *amount—number—quantity* of automobiles at the races. 14. There was much discussion in the *counsel—council* over the measure. 15. The *principal—principle* thing that the *principle—principal* did was, as a matter of *principle—principal*, to draw interest on the *principal—principle* due. 16. The *attendants—attendance* did not give satisfactory service. 17. The soldier, after he was discharged from the army, resumed his regular *vocation—avocation.* 18. The city *council—counsel* will meet tonight. 19. We will pay the *rest—balance—remainder* of our account in a few days. 20. Immigration is one of the *principle—principal* causes of the increase of our population. 21. We appreciate the *assistants—assistance* you have rendered. 22. Our *correspondence—correspondents* are at your service. 23. Many business men take up golf as their *vocation—avocation.* 24. Which of you, by taking thought, can add one cubit to his *statute—stature—statue*? 25. He has several *assistance—assistants.*

## THE ADJECTIVE

**13.** An **adjective** is a word that is used to modify or limit a noun or a pronoun by expressing *kind, quantity, number,* or by telling *which one;* as, a *high* tower; *much* labor; *five* men; *that* man.

An adjective usually answers one of the questions: *What kind? How much? How many? Which one?* Thus—

| | |
|---|---|
| Chicago is a *large* city. | (What kind?) |
| He has *little* money. | (How much?) |
| He stayed *five* days. | (How many?) |
| I saw *that* man yesterday. | (Which one?) |

An adjective derived from a proper noun is called a **proper adjective**; as, the *English* language; the *American* Indian. Proper adjectives usually begin with a capital letter.

The limiting adjectives *the* and *an* or *a* are called **articles.** *The* is called the definite article, because it is used to point out some particular person or thing. *An* or *a* is called the indefinite article, because it is used to point out any one of a class.

### Exercise 4

*Name the adjectives, tell what they modify and whether they express kind, quantity, number, or point out which one (omit the articles):*

1. An honest man is the noblest work of God. 2. It cuts both ways like a two-edged sword. 3. You will find him in the seventh room on the third floor. 4. A good name is rather to be chosen than great riches. 5. This pencil and those pens are mine. 6. A small leak will sink a great ship. 7. Much wisdom often goes with the fewest words. 8. I was there several times. 9. A little learning is a dangerous thing. 10. There were five members present. 11. A soft answer turneth away wrath, but grievous words stirreth up anger. 12. The moonlight was streaming through a low window in one gable, and a fainter light came through a corresponding window in the opposite end. 13. Great heaps of yellow apples lay under the trees. 14. The lad saw in this demand for the lowest work at the highest prices his golden opportunity. 15. The next day the convention took a formal vote upon the resolution. 16. If we had more time, there would be less haste.

## ADJECTIVES OFTEN MISUSED

**Angry, mad.**—*Mad* means disordered in intellect; insane. In the sense of *angry*, it is not in good use; as, "His unjust criticism made me *angry*."

**Apt, liable, likely.**—*Apt* implies a natural fitness or tendency; as, "He is an *apt* pupil." "He is *apt* to catch cold." *Likely* refers to a contingent event regarded as probable and usually favorable; as, "An industrious person is *likely* to succeed." *Liable* refers to a probable event regarded as unfavorable; as, "He is *liable* to punishment for his misconduct."

**Continual, continuous.**—*Continual* means repeated frequently; as, "The *continual* rains have done much damage." *Continuous* means unceasing action; as, "The *continuous* falling of the water has worn the rocks away."

**Creditable, credible.**—*Creditable* means that which redounds to one's credit; as, "He did this work in a *creditable* manner." *Credible* means worthy of belief; as, "The report is hardly *credible*."

**Elder, eldest; older, oldest.**—Discriminate carefully in the use of these words. *Elder* and *eldest* are correctly applied only to persons of the same family; as, "John is the *eldest* son." *Older* and *oldest* are used of both persons and things, without restriction; as, "He is the *oldest* inhabitant." "This is the *oldest* house in the city."

**Eminent, imminent.**—*Eminent* means distinguished, prominent; as, "He is an *eminent* person." *Imminent* means impending, threatening; as, "He is in *imminent* danger."

**Fewer, less, smaller.**—*Fewer* refers to number; as, "There were *fewer* callers today than yesterday." *Less* refers to quantity; as, "They harvested *less* grain today than yesterday." *Smaller* refers to size; as, "He is *smaller* than his brother."

**Healthy, healthful, wholesome.**—*Healthy* means possessing health. *Healthful* means conducive to health. *Wholesome* applies to what one eats; as, "He is a *healthy* person, lives in a *healthful* climate, and eats *wholesome* food."

**Human, humane.**—*Human* has reference to mankind; as, "To err is *human*." *Humane* means kind; as, "His conduct was *humane*."

**Intelligent, intelligible.**—*Intelligent* means distinguished for intelligence; marked by intelligence; sensible; showing knowledge or understanding; as, "an *intelligent* person;" "an *intelligent* reply." *Intelligible* means capable of being understood; as, "an *intelligible* report."

**Latest, last.**—*Latest* means the last up to this time; as, "Have you read the *latest* edition of The Ladies' Home Journal?" *Last* means final; as, "The *last* of the Barons." Say, "Have you read his *latest* (not *last*) book?"

## Exercise 5

*Tell which of the italicized words is correct, and why:*

1. There were *fewer—less* people present today than yesterday. 2. I was *mad—angry* with him because he did not keep his promise. 3. Webster was an *imminent—eminent* statesman. 4. Some of the reports are hardly *credible—creditable*. 5. Bananas are more *healthy—healthful—wholesome* when they are thoroughly ripe. 6. The work was very *credibly—creditably* done. 7. He is the *oldest—eldest* boy in school. 8. There are no *less—fewer* than ten volcanoes in Mexico, each having an elevation of more than twelve thousand feet. 9. He is not *apt—likely—liable* to return tonight. 10. The place in which he lived was very *healthful—healthy*. 11. We are *creditably—credibly* informed that he has succeeded in his venture. 12. Riding is a *healthful—healthy—wholesome* exercise. 13. The missionaries were in *imminent—eminent* peril. 14. My *older—elder* brother came home today. 15. It was a *credible—creditable* performance. 16. His mind is sound; his body, *healthy—healthful*. 17. They interrupted me *continually—continuously* while I was writing, so that I could not work *continually—continuously*. 18. His language was not *intelligible—intelligent*. 19. He is *an apt—a likely* student. 20. Have you read the *latest—last* number of "The Saturday Evening Post"? 21. I think it is *likely—apt—liable* to rain tonight.

## THE PRONOUN

**14.** A **pronoun** is a word used in place of a noun.

Pronouns are used to avoid the monotonous repetition of nouns. Thus, it is much more pleasing to the ear to say, "Ralph put *his* book into *his* desk," than to say, "Ralph put *Ralph's* book into *Ralph's* desk."

**15.** The word for which a pronoun stands, or to which it refers, is called the **antecedent.**

### Classes of Pronouns

**16.** Pronouns are divided into four classes: *personal, relative, interrogative,* and *adjective.*

**17.** A **personal pronoun** is a pronoun that shows by its form whether it represents the person speaking, the person spoken to, or the person or thing spoken of.

Thus, in the sentence, "We know that both you and he will like the subject when you understand it better," *we* is used in place of the speaker; *you,* in place of the person spoken to; *he,* in place of the person spoken of; and *it,* in place of the thing spoken of.

**18.** A **relative pronoun** is a pronoun that relates to an antecedent and at the same time joins to it a clause.

Thus, in the sentence, "He *who* would seek for pearls must dive below," *who* is used to join the clause, *who would seek for pearls,* to *he,* the antecedent of the relative, and is also the subject of the dependent clause, *who would seek for pearls.*

**19.** The relative pronouns are *who* (*whose, whom*), *which that,* and *what,* with their compound forms, *whoever, whosoever, whichever, whichsoever, whatever, whatsoever.*

The relative *what* is equivalent to *that which* or the *thing which,* and hence combines within itself both the antecedent and the relative. Thus, "Take *what* you want" is equivalent to "Take *that which* (the *thing which*) you want."

**20.** An **interrogative pronoun** is a pronoun used in asking a question; as, "*Who* is that?" "*Which* of us shall go?" "*What* did he say?"

**21.** The interrogative pronouns are *who* (*whose, whom*), *which, what.*

*Which* and *what* are sometimes used as limiting adjectives; as, "*Which* book do you like the better?" "*What* time is it?"

**22.** An **adjective pronoun** is a word that may be used either as a pronoun or as a limiting adjective; as, "*Few* shall part where *many* meet."

**23.** The principal adjective pronouns are *one, none, some, any, both, few, each, either, neither, other, several, many, all, this, these, that,* and *those.*

Most of these words may be used either as adjectives or as pronouns. If the word limits a noun that is expressed, it is an adjective; if it stands for a noun that is omitted, it is a pronoun. Thus, in the sentence, "Each person must do his share," *each* is an adjective, modifying the noun *person.* But in the sentence, "Each must do his share," *each* is a pronoun, because it stands for the noun *person.*

## Exercise 6

*Tell whether the italicized pronouns are personal, relative, interrogative, or adjective, and name the antecedent of each pronoun marked with a star ( * ):*

1. Venerable men, *you* have come down to *us* from a former generation. 2. The lady was not at home when *her** friends called, so *she** did not see *them.** 3. A city *that** is set on a hill can not be hid. 4. *What* shall I do with *this?* 5. *Few* can sing as well as *she.* 6. Students *who** master *their** lessons merit the approbation of their teacher. 7. *Who* is *that?* 8. *Both* are acceptable. 9. He *that* is not with *me* is against me. 10. As *we* approached the eastern end of the lake, *its** scenery grew far more beautiful. 11. Trust men, and *they** will be true to *you;* treat *them** greatly, and they will show *themselves* great. 12. The song *that* we hear with *our* ears is only the song that is sung in our hearts. 13. As *he* entered the city, he noticed the many changes *that** had taken place since *his* last visit. 14. There were present laborers, mechanics, and merchants, *who** doubted the arguments he offered. 15. If thine enemy hunger, give *him** bread to eat; if *he** be thirsty, give him water to drink. 16. There is the man *whom** you want to see. 17. *Which* do you prefer? 18. *Whom* do you wish to see? 19. The hall was open to *all who** came, on condition that the guest should leave *his** weapon at the door. 20. The world will little note nor long remember *what* we say here; but *it** can never forget what *they* did here.

## THE VERB

**24.** A **verb** is a word that asserts something about some person or thing.

Some verbs express action; as, "Birds *sing;*" some express existence; as, "I *am* here;" and others express state or condition; as, "He *feels* happy."

**25.** A verb is not always a single word, but is sometimes a group of words; as, *will go; can be done; shall have been completed.* Such a group of words is called a **verb phrase.**

**26.** A verb phrase consists of a principal verb and one or more helping words, called an **auxiliary verb.**

Thus, in the sentence, "The work should have been done sooner," *done* is the principal verb, and *should have been* is an auxiliary verb.

The parts of a verb phrase are sometimes separated by other words; as, "He *had,* a few days before, *been elected* president of the society."

**27.** The principal auxiliary verbs are *be, am, is, are, was, were, can, could, may, might, must, ought, shall, should, will, would, do, does, did, has, have,* and *had.* Some of these may be used also as principal verbs; as, "Time *is* money." "They *did* the work well." "I *have* a knife."

### Exercise 7

*Point out the verbs and the verb phrases and name the principal verb in the verb phrases:*

1. Labor conquers all things. 2. Wealth may seek us, but wisdom must be sought. 3. Animals have voice; man alone has speech. 4. They have finished the work. 5. Did you hear the bell? 6. The precious morning hours should not be wasted. 7. He had no time to prepare his speech. 8. If he had not known how to swim, he would have drowned. 9. I do wish that you would go too. 10. A man's manners often affect his fortune. 11. They do our work promptly and satisfactorily. 12. My country is the world; my countrymen are all mankind. 13. We are shipping the goods today. 14. Reputation is gained by many acts, but one act alone will destroy it. 15. He

did the work in a satisfactory manner. 16. She has passed in all her studies. 17. No state shall, without the consent of Congress, lay any imposts or duties on imports or exports.

## Classes of Verbs

**28.** Verbs are divided, according to *use*, into two classes: *transitive* and *intransitive*.

**29.** A **transitive verb** is a verb that expresses action received by some person or thing; as, "The hunter *shot* a deer." "A deer *was shot* by the hunter."

In the active voice, the object of the verb receives the action expressed by the verb, while in the passive voice, the subject is the receiver of the action.

The action expressed by the verb may be an act of the mind, expressed by such verbs as *think* and *believe*, or an act of the feelings, expressed by such verbs as *wish*, *desire*, *like*, and *admire*. The verbs *own*, *have*, *possess*, etc., while they do not express action, are usually transitive.

**30.** An **intransitive verb** is a verb that expresses state or being, or action not received by any person or thing; as, "The wind *blows*." "All grand thoughts *come* from the heart."

Some verbs may be transitive in one sentence and intransitive in another; as, "The wind *blows* the leaves." (Transitive.) "The leaves *are blown* by the wind." (Transitive.) "The wind *blows* hard." (Intransitive.)

## The Direct Object

**31.** The noun or pronoun that completes the meaning of a transitive verb and receives the action is called the **direct object.**

Thus, in the sentence, "Columbus discovered America," *America* is the direct object of the verb *discovered*, because it completes the meaning and receives the action expressed by the verb.

### The Attribute Complement

**32.** Most intransitive verbs make complete sense, but there are a few that require a noun, a pronoun, or an adjective to complete their meaning. Such verbs are called **copulative verbs,** because they connect a complement with the subject of the verb.

**33.** The verb *be* (with its various forms *is, am, are, was, were*) is the only pure copulative verb, though other intransitive verbs are frequently thus used; as, *appear, become, seem, look, feel, taste, smell,* etc.

Test: A verb is copulative when some form of the verb *be* can be substituted for it; as, "He *appears* ill" = "He *is* ill."

**34.** The complement may be a noun, a pronoun, or an adjective.

**35.** The noun or pronoun that completes the meaning of an intransitive verb and refers to the subject is called a **predicate noun** or **pronoun,** or an **attribute complement.**

The noun or pronoun used as the attribute complement denotes the same person or thing as the subject, while the noun or pronoun used as the direct object denotes a different person or thing.

Thus, in the sentence, "Washington became president," *Washington* and *president* denote the same person; hence, the verb is copulative, and *president* is an attribute complement. But in the sentence, "Washington defeated Cornwallis," *Washington* and *Cornwallis* denote different persons; hence, the verb is transitive, and *Cornwallis* is a direct object.

**36.** An adjective may be used to complete the meaning of an intransitive verb and to modify the subject; as, "The apple is *sweet.*" "The flowers are *beautiful.*" An adjective so used is called a **predicate adjective,** or an **attribute complement.**

### Exercise 8

*Point out the verbs and tell whether they are transitive, intransitive, or copulative. Name the objects of the transitive verbs and the attribute complements of the copulative verbs:*

1. Every great thought alters the world. 2. Honesty is the best policy. 3. Each individual has a place in the world to fill. 4. The flowers are beautiful. 5. Labor conquers all things. 6. Lay the books on the table. 7. The books are soiled. 8. The boy has soiled his new book. 9. The books lay on the table yesterday. 10. A wise man reflects before he speaks. 11. The house is deserted. 12. They were glad, yet they shed tears. 13. Do not stand in the way. 14. Stand the chairs against the wall. 15. The water of the lake reflects the sunlight. 16. The world revolves, yet we do not feel its motion. 17. He became rich. 18. He entered the record on his books. 19. I feel ill. 20. The coat is worn and faded. 21. He has worn the coat several times. 22. The gems have life in them; their colors speak. 23. Patience is a bitter seed, but it yields rich fruit. 24. Velvet feels smooth. 25. He and I studied and played together in boyhood. 26. He appears indifferent. 27. We studied our lessons in the morning and played games in the afternoon. 28. The flowers smell sweet. 29. He looks cold. 30. The sun was warm.

## The Indirect Object

**37.** Some transitive verbs take, in addition to a direct object, what is called an **indirect object,** which denotes *to whom* or *for whom* an act is performed. The indirect object is always the object of the preposition *to, for,* or *of* understood, and may be so treated.

Examples: He sent me a book = He sent a book to me. The tailor made him a coat = The tailor made a coat for him. He asked me a question = He asked a question of me.

## The Objective Complement

**38.** Sometimes the direct object is followed by a noun that refers to it or by an adjective that modifies it. Such noun or adjective is called an **objective complement.**

Thus, in the sentence, "They elected Roosevelt president," *president* completes the meaning and refers to the direct object *Roosevelt.* In the sentence, "They found the work difficult," the adjective *difficult* completes the meaning and modifies the direct object *work.*

### Exercise 9

*Point out the complements and tell whether they are direct objects, predicate nouns or predicate adjectives, indirect objects, or objective complements:*

1. Wisdom is priceless. 2. The groves were God's first temples. 3. Prosperity gains friends, and adversity tries them. 4. The President appointed Mr. Fuller postmaster. 5. Mary made her doll a new dress. 6. Comparisons are odious. 7. We have appointed you our agent. 8. Please lend me your knife. 9. He looks cold. 10. We can make our lives sublime. 11. A man's manners often affect his fortune. 12. An honest man is the noblest work of God. 13. He painted the house brown. 14. The flowers smell sweet. 15. Books are the legacies of genius. 16. God called the light day, and the darkness He called night. 17. Such an investment would have been profitable. 18. Did you send them a present? 19. The stars are distant worlds. 20. Will you do me a favor? 21. I am the man you are looking for. 22. He appears indifferent. 23. Good clothes are not good habits. 24. His energy made the undertaking a success. 25. They made him captain of the team. 26. Heaven's decrees are just. 27. The sun feels warm. 28. The laws of nature are the thoughts of God. 29. Dispatch is the soul of business.

## VERBS OFTEN MISUSED

**Aggravate, irritate, exasperate.**—*Aggravate* means to intensify, to make worse; as, "His financial troubles were *aggravated* by his illness." *Irritate* means to provoke, to make angry; as, "His conduct *irritated* me." *Exasperate* means to irritate greatly; as, "Such poor service is *exasperating.*"

**Anticipate, expect, suspect, hope.**—We *expect* that which we have good reason to believe will happen. We *hope* for that which we desire and have some reason to expect. *Anticipate* means to look forward to with confidence and pleasure. *Suspect* means to surmise, to mistrust; as, "I *hope* for a visit from my friend; I *expect* it when he writes; as the time draws near, I *anticipate* it with pleasure. If he does not come, I *suspect* he has deceived me."

**Calculate, intend.**—*Calculate* means to compute, to reckon; as, "He *calculated* the interest due on the note." *Intend* implies purpose; as, "I *intend* to go soon."

**Can, may.**—*Can* implies ability; as, "*Can* he pass the examination?" *May* implies permission, probability, or possibility; as, "*May* I use your knife?" "He *may* go."

**Learn, teach.**—*Learn* means to acquire knowledge; *teach* means to impart it. Thus, "The instructor *teaches;* the student *learns.*"

**Purpose, propose.**—To *propose* means to offer. To *purpose* means to intend. Say, "I *purpose* (not *propose*) to go."

**Stay, stop.**—*Stay* means to remain; to tarry; as, "He is *staying* at the Palmer House." *Stop* means to cease from moving; as, "We shall *stop* in Chicago on our way home."

## Exercise 10

*Tell which of the italicized words is correct, and why:*

1. *Can—may* I use your dictionary? 2. The father *taught—learned* the child to ride a bicycle. 3. How long do you expect to *stop—stay* in London? 4. I *expect—suspect* he has played a trick on me. 5. Will you be kind enough to tell me where I *can—may* find him? 6. I did not *calculate—intend* to go so soon. 7. The commission *purposes—proposes* to enlist the aid of the city council. 8. I *expect—hope—suspect—anticipate* that my brother will come soon, though I have not heard from him for some time. 9. There is the man who *taught—learned* me to write. 10. His careless work *exasperated—aggravated* his employer. 11. *Can—may* I be excused for a short time? 12. President Johnson was *taught—learned* the alphabet by his wife. 13. No one *may—can* solve the problem of life. 14. I *anticipate—expect—hope—suspect* that I shall enjoy the picnic tomorrow. 15. He is *stopping—staying* with his brother. 16. *May—can* I go with you to the lake? 17. His ill manners constantly *irritated—aggravated* his associates. 18. We shall *stop—stay* with friends while we are in the city. 19. I *calculate—intend* to enter college next September. 20. His illness was *irritated—aggravated* by the intense heat. 21. I don't *propose—purpose* to leave until I have finished the work.

## THE ADVERB

**39.** An **adverb** is a word that is used to modify the meaning of a verb, an adjective, or another verb, by expressing *time, place, manner, cause,* or *degree;* as, "He spoke *distinctly.*" "The house is *very* large." "He drove *unusually* fast."

An adverb usually answers one of the questions: *When? Where? How? To what degree?*

| | |
|---|---|
| He came *early.* | (When?) |
| He will be *here* tomorrow. | (Where?) |
| He spoke *distinctly.* | (How?) |
| He spoke *very* distinctly. | (To what degree?) |
| The house is *very* large. | (To what degree?) |

**Adverbs in ly.**—Many adverbs are formed from adjectives by adding the suffix *ly;* as, *bad, badly; prompt, promptly.* Adjectives that end in *y* change the *y* to *i* before adding *ly;* as, *happy, happily; ordinary, ordinarily.* Adjectives that end in *ble,* change *e* to *y;* as, *noble, nobly; considerable, considerably.*

### Remarks

A few adverbs denote affirmation, negation, emphasis, doubt; as, "*Yes,* he went too." "It is *not* all of life to live." "*Certainly* I shall go." "*Perhaps* he will go." Such adverbs modify the entire sentence rather than any particular word in the sentence.

The words *early, long, loud, quick, fast,* and a few others may be used either as adjectives or adverbs. Thus, we may say, "At an *early* hour," or "Come *early;*" "A *longer* journey," or "Stay *longer.*"

An adverb may modify a phrase or a clause; as, "He arrived *just* before noon." "He resigned *only* when he was requested to do so."

A few adverbs are used interrogatively; as, "*When* did he arrive?"

Sometimes an adverb performs also the office of a conjunction, connecting two clauses and modifying some word in the subordinate clause; as, "Flowers bloom *when* spring comes."

Some groups of words are used with the force of single adverbs and may be called phrase adverbs; as, *here and there, by and by, again and again, at least.*

### Exercise 11

*Point out the adverbs, tell what they modify and whether they express time, place, manner, cause, or degree:*

1. He always does his work well. 2. Comparatively few persons take advantage of their opportunities. 3. She listened very intently to the speech. 4. He knew full well that it was wrong. 5. The bamboo is an extremely graceful tree. 6. He walked along very slowly. 7. He came too early. 8. He is thoroughly reliable. 9. He formerly lived here. 10. He sold his property at a remarkably low price. 11. He writes fairly well. 12. He drove unusually fast. 13. Where did you go? 14. It was so cold that I did not go. 15. He is often quoted. 16. Too many cooks spoil the broth. 17. I could hardly hear him. 18. Is he seriously ill? 19. The matter will be promptly adjusted. 20. Swiftly sailed the ship. 21. He is a little taller than I. 22. I was exceedingly glad to hear from you. 23. Every man must patiently abide his time. 24. It should have been done sooner. 25. They found the way very easily. 26. He spoke slowly and distinctly. 27. He is here now. 28. The days are considerably shorter now.

## ADJECTIVES AND ADVERBS OFTEN MISUSED

**As—as, so—as.**—*So* is used with *as* in comparing unequals; as, "He is not *so* tall *as* his brother." *As* is used with *as* in comparing equals; as, "He is *as* tall *as* I."

**Almost, most.**—*Almost* means nearly; as, "It is *almost* time to go." *Most* means the greatest number, quantity, or degree; as, "*Most* of the boys are already here."

**Farther, further.**—*Farther* expresses actual distance; as, "How much *farther* have we to go?" *Further* means in addition to, more in detail; as, "We shall go *further* into the matter." *Further* is sometimes used as a verb; as, "I will do what I can to *further* the interests of the business."

**Formally, formerly.**—*Formally* means in a formal manner; according to established rule or form; as, "a *formal* introduction." *Formerly* means in time past; as, "He was there *formerly*."

**Good, well.**—*Good* is an adjective and should never be used as an adverb; as, "He played *well* today," not "He played *good*." *Well* is used both as an adjective and an adverb; as, "He did *well*" (adverb). "He looks *well*" (adjective).

**Hardly, scarcely.**—These words are not strictly synonymous. *Hardly* expresses degree; as, "He is *hardly* well enough to go yet." *Scarcely* refers to quantity; as, "We have *scarcely* enough paper to last us through the week."

**Partially, partly.**—*Partly* is preferable to *partially* in the sense of "in part," or "in some degree or measure," since *partially* also means "with unjust favoritism;" as, "The work is *partly* (not *partially*) done."

**Real, really, very.**—*Real* is an adjective, meaning genuine. Say, "The fruit is *really* good, or *very* good (not *real* good)."

**Respectfully, respectively.**—*Respectfully* means in a respectful manner; as, "The boy behaved *respectfully* toward his teacher." *Respectively* refers to persons or things thought of singly, in the order designated; as, "The books belong to John, Henry, and James, *respectively*."

## Exercise 12

*Tell which of the italicized words is correct, and why:*

1. You are looking *good—well* today. 2. The cold was so intense that we could *hardly—scarcely* endure it. 3. He did the work *good—well* enough to suit me. 4. He was *formerly—formally* notified today of his appointment to the position for which he had *formally—formerly* made application. 5. Paris is not *as—so* large as London. 6. I drove *farther—further* than you did today. 7. The lawn looks as *good—well* as I expected. 8. I am *almost—most* as tall as my brother. 9. *Scarcely—hardly* one in ten could write his name. 10. He may not have *as—so* much money as you, but he has *as—so* much ability. 11. I do not feel *good—well* today. 12. *Formerly—formally* postage rates were much higher than they are now. 13. He was *most—almost* frozen. 14. Does the candy taste *good—well?* 15. He could *hardly—scarcely* finish the work in time to catch the train. 16. James is not *as—so* old as John. 17. He is *partially—partly* to blame in the matter. 18. *Most—almost* everybody believes in some form of religion. 19. This is a *real—really* fine day. 20. John, James, and Henry received *respectfully—respectively* ten, twelve, and fifteen votes. 21. I have nothing *farther—further* to say. 22. Shall I read *farther—further?* 23. He was so *mad—angry* that he could *hardly—scarcely* speak.

## THE PREPOSITION

**40.** A **preposition** is a word used to connect a noun or a pronoun to some other word in the sentence, and to show the relation between them; as, "The cottage stood *by* the river." "The book is *on* the table."

**41.** The noun or pronoun following a preposition is called its object.

**42.** The following are the prepositions most commonly used: *at, of, in, to, up, off, for, but, down, from, into, over, till, upon, with, about, above, after, among, below, until, under, during, except, within, besides, between, regarding.*

Some groups of words are used with the force of single prepositions and may be called phrase prepositions; as, *out of, from beyond, according to, as to, in place of, on account of, as for, by way of, contrary to, from out, in accordance with, in regard to.*

Some words that are commonly prepositions become adverbs when not followed by an object; as, "He is *in* the house." (Preposition.) "Come *in*." (Adverb.)

### Exercise 13

*Tell whether the italicized words are prepositions or adverbs; name the objects of the prepositions and tell what the adverbs modify:*

1. The books are *on* my desk. 2. The soldiers marched *on*. 3. He is *in* the house. 4. He came *in* and sat down. 5. Have you ever seen him *before?* 6. Come *before* noon. 7. We walked *down* the street together. 8. There were several men standing *by*. 9. She stood *by* an open window. 10. We looked *around*, but saw nothing. 11. We rode *around* the lake. 12. The river runs *through* his farm. 13. We have not been there *since* that time. 14. He has not been here *since*. 15. We walked *along* the track. 16. The wind blew my hat *off*. 17. He fell *off* the scaffold. 18. The train is *behind* time. 19. He lagged *behind*. 20. The elevator has just gone *down*.

## THE CONJUNCTION

**43.** A **conjunction** is a word used to connect words, phrases, or clauses; as, "Mercy *and* truth have met together."

**44.** Conjunctions are divided into two classes: *co-ordinate* and *subordinate.*

**45.** A **co-ordinate conjunction** connects words, phrases, or clauses of equal rank; as, "Time *and* tide wait for no man." "They passed through the door *and* across the room." "They were glad, *yet* they shed tears."

In the first sentence, *and* connects the two words *time* and *tide.* In the second sentence, *and* connects the two phrases *through the door* and *across the room.* In the third sentence, *yet* connects the two sentences *they were glad* and *they shed tears.*

**46.** The principal co-ordinate conjunctions are: *and, but, or, nor, yet, else, also, still, thus, hence, therefore, moreover, accordingly, consequently, nevertheless.*

**47.** A **subordinate conjunction** connects a subordinate clause with a principal clause; as, "We shall go *if* it does not rain."

In this sentence, *if* connects the subordinate clause, *it does not rain,* with the principal clause, *we shall go.*

**48.** The principal subordinate conjunctions are: *as, if, for, till, than, after, until, lest, since, while, before, though, unless, except, because, although, provided, whereas.*

Some groups of words are used with the force of single conjunctions and may be called phrase conjunctions; as, *in order that, so that, but that, as well as, as soon as, as if, inasmuch as, as though.*

**49. Correlative conjunctions** are conjunctions used in pairs, the first introducing and the second connecting the elements; as, "He is *either* a knave *or* a fool." "*Neither* time *nor* money was spared." "He is *both* wise *and* good."

**50.** The principal correlative conjunctions are: *neither—nor; either—or; both—and; though—yet; whether—or; not only—but also.*

## Exercise 14

*Point out the conjunctions, tell whether they are co-ordinate, subordinate, or correlative, and tell what they connect:*

1. Nature and wisdom always say the same thing. 2. We always have time enough, if we will use it aright. 3. Courage is admirable,

but patience is powerful. 4. He or I will go. 5. I shall go unless it rains. 6. Both he and I will be present. 7. The wicked flee when no man pursueth. 8. Plan your work and work your plan. 9. He failed because he had but little capital and no experience. 10. I shall not go until it stops raining. 11. They were glad, yet they shed tears. 12. We will go provided you will meet us. 13. Slowly and sadly we laid him down. 14. We shall go as soon as we hear from him. 15. Language is the picture and counterpart of thought. 16. We do not care whether he goes or not. 17. What is liberty without wisdom and without virtue? 18. Either he or I will go. 19. He walks as if he were tired. 20. The allegation is not true, nor is the evidence sufficient to sustain it.

## THE INTERJECTION

**51.** An **interjection** is a word used to express strong emotion of some kind; as, "*Hurrah!* Here come the boys."

The interjection has no grammatical relation to the other words in the sentence.

### Exercise 15

*Tell to what part of speech each italicized word belongs:*

1. *That* man is the best educated *who* is the most *useful*. 2. We *always* have time *enough* if we will use it *aright*. 3. *Those* who live *without* a *plan* never have *any* leisure. 4. *What* do you want? 5. *What* book does *she* want? 6. I do not know *what* he wants. 7. There was no one at home *but* mother and me. 8. Energy *is* a *good* thing, *but it* must be guided *by discretion*. 9. *Young* man, *keep* your record *clean*. 10. He is an *American* and glories in the *right* of an *American* citizen. 11. He stood *before* me. 12. He came *before* I left. 13. The farmers *till* the soil. 14. The money is in the *till*. 15. Stay *till* train time. 16. Stay *till* the bell rings. 17. He passed *by* on the other side. 18. I will go *after* dinner. 19. He came soon *after* you left. 20. *Both* men are worthy of the position. 21. *Both* of them *are* industrious. 22. *Both* he *and* I are going. 23. He *will do* the work *for* me. 24. He *merits* the reward, *for* he has worked *hard*. 25. I have just taken a long *walk*. 26. We usually *walk* to the office. 27. I shall go *while* the weather is *pleasant*. 28. We would *willingly* have others perfect, *yet* we *amend* not our own *faults*. 29. Courage is *admirable*, but *patience* is powerful. 30. *Wild* flowers of many *different* kinds *grow* in abundance *in* the woods. 31. *Much* wisdom *often* goes *with* the *fewest* words.

## MISCELLANEOUS WORDS OFTEN MISUSED

**Accept, except.**—To *accept* means to take what is offered; to agree; as, "Please *accept* this as a gift from Mary and me." "I *accept* your proposition." To *except* means to leave out; as, "We will take all *except* this one."

**Adapt, adept, adopt.**—To *adapt* means to change; to remodel; to make suitable; as, "The mind *adapts* itself to a difficult problem as the eye *adapts* itself to darkness." *Adept* means highly skillful; proficient; one who possesses a high degree of skill; as, "He is *adept* in all the details of his trade." To *adopt* means to accept or to receive as one's own; as, "They *adopted* the child." "We *adopted* a new scheme to increase our sales."

**Affect, effect.**—To *affect* means to influence, to act upon; as, "He was greatly *affected* by the death of his friend." To *effect* means to accomplish, to bring about; as, "It is not best to *effect* too many changes at this time." *Affect,* as a noun, meaning affection, is rarely used. *Effect,* as a noun, means result, achievement; as, "What *effect* did the medicine have?"

**All ready, already.**—*All ready* means fully prepared, wholly ready; as, "The goods are *all ready* for shipment." *Already* is an adverb meaning by or before some specified time; as, "The goods have *already* been shipped."

**Aught, ought, naught.**—*Aught* is a noun, meaning anything. *Ought* is a verb, implying duty. *Naught* is a noun, meaning nothing.

**Cite, site.**—*Cite* means to mention by name; to summon; as, "He *cited* his authority." "He was *cited* to appear in court." *Site* means location; as, "Has the *site* for the new building been selected?"

**Compare with, Compare to.**—*Compare with* is used to determine the relative merits; as, "He compared his work

*with* mine." *Compare to* means to liken one thing to another; as, "Christ compared the sinner *to* lost sheep."

**Complement, compliment.**—*Complement* means that which completes; as, "The *complement* of a verb completes the meaning." *Compliment* means praise, to praise; as, "He *complimented* me on my work."

**Confident, confidant.**—*Confident* is an adjective, meaning bold, positive, self-reliant. *Confidant* is a noun, meaning a person to whom secrets are entrusted.

**Device, devise.**—*Device* is a noun, and means something invented; as, "We have a new *device* for folding letters." *Devise* is a verb, and means to plan; to contrive; to give by will; as, "He *devised* a way by which the work could be done more quickly." "I *devise* and bequeath my property to my son."

**Therefor, therefore.**—*Therefor* is an adverb, meaning for that or this, for it; as, "We give thanks *therefor*." *Therefore* means for this or that reason, or referring to something previously stated; as, "We have given your paint a thorough trial, and we shall, *therefore*, continue its use."

**Lightening, lightning.**—The spelling of these words is often confused. *Lightening* means relieving of weight; as, "He is *lightening* our burden." *Lightning* means a discharge of atmospheric electricity; as, "The tree was struck by *lightning*."

**Loose, lose.**—*Loose* is an adjective, meaning unbound; free; not tight. *Lose* is a verb, meaning to be deprived of; as, "The rubbers were *loose*, which caused him to *lose* one of them."

**Prophecy, prophesy.**—A *prophecy* is a prediction; as, "His *prophecy* was not fulfilled." To *prophesy* means to predict or to foretell events; as, "I *prophesy* that it will rain tomorrow."

**Stationary, stationery.**—*Stationary* means fixed; as, "A *stationary* engine." *Stationery* means pens, paper, etc.; as, "We have a good line of *stationery*."

**Summon, summons.**—*Summon* is a verb, meaning to call or cite; to notify to come or appear. *Summons* is a noun, meaning a call; a legal citation to appear in court.

## Exercise 16

*Tell which of the italicized words is correct, and why:*

1. The loud crash *affected—effected* my hearing. 2. It is a *compliment—complement* to be permitted to share in the work. 3. Bodily exercise *effects—affects* all the organs of the body. 4. This is a very inferior article compared *to—with* that. 5. We decline to *accept—except* your resignation. 6. It has had the *affect—effect* of crippling speculation, but it did not seriously *effect—affect* legitimate business. 7. His remarks were a *complement—compliment* to what had been said. 8. You may be right for *aught—ought* I know. 9. We *adapted—adopted* a new plan for increasing the circulation of our paper. 10. This is not to be compared *with—to* that. 11. All *accept—except* one were readily sold. 12. What *effect—affect* did the election have upon business in general, and how did it *affect—effect* your business? 13. Have I done *ought—aught—naught* to give offense? 14. Compare this piece of cloth *with—to* that, and tell me which you think is the better. 15. We wish you the *complements—compliments* of the season. 16. Your *prophesy—prophecy* has not come to pass. 17. The consolidation of the two roads would *affect—effect* a great saving. 18. He is not *adopted—adapted* to such work. 19. I have done *ought—aught—naught* to give offense. 20. What *affect—effect* did the medicine have? 21. Did he *accept—except* your offer? 22. We are *all ready—already* to go. 23. He is sure to *lose—loose* money, because of his *loose—lose* methods of doing business. 24. How did the news *affect—effect* him? 25. Will he *accept—except* your invitation? 26. He invented a clever *device—devise* for stamping envelopes. 27. The *adapted—adopted* child did not readily *adopt—adapt* itself to its new surroundings. 28. I *prophesy—prophecy* rain for tomorrow. 29. We have received your remittance, and we thank you *therefore—therefor*.

## Test Questions

**Nouns**

1. Into what classes are nouns divided? 2. Define a common noun. Give an example. 3. Into what classes are common nouns divided? Define and give an example of each class. 4. Define a proper noun. Give an example.

**Adjectives**

1. What does an adjective modify? What does it express? 2. What is a proper adjective? Give an example of a proper adjective.

**Pronouns**

1. What is a pronoun? 2. Into how many classes are pronouns divided? Define and give an example of each class. 3. Name the relative pronouns. Name the interrogative pronouns.

**Verbs**

1. What is a verb? 2. What is a transitive verb? Give an example. 3. What is an intransitive verb? Give an example. 4. What is a copulative verb? 5. What is the only pure copulative verb? Give the various forms of the verb *be*. 6. Name five other verbs that are sometimes used as copulative verbs. 7. Of what does a verb phrase consist? 8. What is an auxiliary verb?

**Adverbs**

1. What does an adverb modify? What does it express. 2. Give a sentence containing an adverb of time; of place; of manner; of cause; of degree.

**Prepositions**

1. What is a preposition? 2. Name five prepositions. 3. Use *in* as (a) a preposition; (b) an adverb.

**Conjunctions**

1. What is a conjunction? 2. Into what classes are conjunctions divided? Define and give an example of each. 3. What may a co-ordinate conjunction connect? 4. Name five co-ordinate conjunctions. 5. What does a subordinate conjunction connect? Name ten subordinate conjunctions. 6. What does the first member of a pair of correlative conjunctions do? 7. Use *but* as (a) a preposition; (b) a conjunction. What part of speech is *but* in the sentence, "Men are but children of larger growth"?

# PART II

## THE SENTENCE

**52.** A **sentence** is a group of words that expresses a complete thought; as, "Birds sing." "Flowers bloom." "Knowledge is power."

**53.** A sentence is composed of two parts: the *subject* and the *predicate.*

**54.** The **subject** is that part of a sentence about which something is asserted.

**55.** The **predicate** is that part of a sentence that asserts something of the subject.

The subject or the predicate may consist of a single word; as, "Rain falls." But usually some word, phrase, or clause is added to the subject or the predicate, or to both, to make the meaning more exact. Such word, phrase, or clause is called a **modifier.**

Thus, in the sentence, "The spring rain falls gently," *the* and *spring* are modifiers of the subject *rain,* and *gently* is a modifier of the verb *falls.*

**56.** The **complete subject** is the subject with its modifiers; as, "*The spring rain* falls gently."

**57.** The **simple subject** is the subject without its modifiers; as, "The spring *rain* falls gently."

**58.** The **complete predicate** is the verb or the verb phrase with its modifiers and complements; as, "The spring rain *falls gently.*" "Silence *is a great peacemaker.*"

**59.** The **simple predicate** is the verb or verb phrase without its modifiers; as, "The spring rain *falls* gently."

## Classes of Modifiers

**60.** Modifiers are divided, according to form, into three classes: *words, phrases,* and *clauses.*

Adjectives and adverbs, already fully treated, are the principal word modifiers.

**61.** A noun may be placed beside another noun by way of explanation, denoting the same person or thing. It is then said to be an **appositive,** or to be in apposition with the noun it explains; as, "Our representative, *Mr. Wilson,* will call on you soon." "We heard Mr. Spurgeon, the great London *preacher.*"

**62.** A **phrase** is a group of words that does not contain a subject and a predicate and that is used as a single part of speech; as, "He is a man *of wealth.*" *Of wealth* is a phrase, modifying *man,* equivalent to *wealthy.*

**63.** A phrase formed by a preposition and its object is called a **prepositional phrase.**

**64.** A prepositional phrase may be used as—

(1) An adjective modifier; as, "A thing *of beauty* is a joy forever." *Of beauty* is an adjective phrase modifying *thing.*

(2) An adverbial modifier; as, "The ship sailed *over the sea.*" *Over the sea* is an adverbial phrase modifying *sailed.*

**65.** A **clause** is a group of words that contains a subject and a predicate and that is used as a single part of speech; as, "He is a man *who is wealthy.*" *Who is wealthy* is an adjective clause modifying *man,* equivalent to *wealthy.*

**66.** A clause may be used as—

(1) An adjective modifier; as, "A city *that is set on a hill* can not be hid." *That is set on a hill* is an adjective clause modifying *city.*

(2) An adverbial modifier; as, "Fools rush in *where angels fear to tread.*" *Where angels fear to tread* is an adverbial clause modifying *rush.*

## Order of Elements

**67.** In the **natural** order, the subject usually precedes the verb, and the object or the complement follows the verb; but for emphasis, a word or phrase is sometimes placed out of its natural position in the sentence. This is called the **transposed** or **inverted** order.

## Exercise 12

*Change the following sentences to the natural order, point out the complete subject and the complete predicate, the simple subject and the simple predicate:*

1. On a grassy bank stood a tall, waving ash, sound to the very core. 2. On their right was a tall mountain. 3. In his bright, blue eyes stood tears of remorse. 4. Gay with the clustered flowers of the locust are the woods. 5. How beautiful is white-winged peace! 6. There is no royal road to learning. 7. Whom did you call for? 8. Sweet is the breath of morn. 9. Here come the boys. 10. Slowly and sadly they laid him down. 11. Through the clouds of today shines the brightness of tomorrow. 12. Silent and soft and slow descends the snow. 13. Great and marvelous are Thy works! 14. Not a single region that the Indians can now call their own do the winds of the Atlantic fan. 15. Into the valley of death rode the six hundred. 16. Out of the abundance of the heart the mouth speaketh.

## Classes of Sentences According to Use

**68.** With respect to use, sentences are divided into four classes: *declarative, interrogative, imperative,* and *exclamatory.*

**69.** A **declarative sentence** is a sentence that asserts something; as, "Wealth may seek us, but wisdom must be sought."

**70.** An **interrogative sentence** is a sentence that asks a question; as, "Can gray hairs make folly venerable?"

**71.** An **imperative sentence** is a sentence that expresses a command or an entreaty; as, "Never put off until to-morrow what you can do today."

**72.** An **exclamatory sentence** is a sentence that expresses strong emotion; as, "How are the mighty fallen!"

### Classes of Sentences According to Form

**73.** With respect to form, sentences are divided into three classes: *simple, complex,* and *compound.*

## THE SIMPLE SENTENCE

**74.** A **simple sentence** is a sentence that contains but one subject and one predicate; as, "He is an honest man." "The wonderful cataract is spanned by a rainbow arch."

Any of the elements of a simple sentence may be compound; as, "Close *attention* and *perseverance* can conquer even natural defects." (Compound subject.) "The seasons *come* and *go*." (Compound verb.) "I saw *him* and his *brother*." (Compound object.) "What is liberty *without wisdom* and *without virtue?*" (Compound phrase.)

### Exercise 13

*Name the complete subject and the complete predicate, the simple subject and the simple predicate. Point out the phrases and tell what each modifies:*

Model: *The laws of nature are the thoughts of God.*

*The laws of nature* is the complete subject, and *are the thoughts of God* is the complete predicate. *Laws* is the simple subject, and *are* is the simple predicate. *Of nature* is a phrase modifying *laws,* and *of God* is a phrase modifying *thoughts.*

1. A host of Indian warriors rushed across the plain. 2. The melodious notes of the organ were heard through the aisles of the cathedral. 3. The light entered the window and fell on the lad's face. 4. The love of money is the root of all evil. 5. We may cover a multitude of sins with the white robe of charity. 6. Elmwood, the home of Lowell, is in Cambridge. 7. The deep cave on the hillside was long the secret home of a family of foxes. 8. We gazed with inexpressible pleasure on those happy islands. 9. The man with the black coat fell from the top of the wall. 10. The flowers in the garden are fragrant. 11. The beautiful prospects of nature always excite the warmest admiration of mankind. 12. Rome, the eternal city, is built on both sides of the Tiber. 13. Wild flowers of many different

kinds grow in abundance in the woods. 14. We moved along silently and cautiously. 15. A single grateful thought toward heaven is the most complete prayer. 16. The farmers are the founders of civilization and prosperity. 17. The widest excursions of the mind are made by short flights. 18. He is the best speller in the class. 19. The doorstep to the temple of wisdom is a knowledge of our own ignorance.

## THE COMPLEX SENTENCE

**75.** A **complex sentence** is a sentence that contains one principal and one or more subordinate clauses.

**76.** A **principal clause** is a clause that makes sense when standing alone.

**77.** A **subordinate clause** is a clause that does not make sense when standing alone.

Thus, is the sentence, "He who has made an enemy has done a sad day's work," *he has done a sad day's work* is the principal clause, because it makes sense when standing alone; *who has made an enemy* is a subordinate clause, because it does not make complete sense when standing alone.

**78.** A subordinate clause may be simple, compound, or complex.

Examples: I believe *that he is honest* (simple). I believe *that he is honest* and *that he will pay his debts* (compound). I believe *that he will pay his debts when they are due* (complex).

### The Noun Clause

**79.** A **noun clause** is a clause used as a noun.

**80.** A noun clause may be used as—

(1) The subject of a verb; as, "*That the world is full of beauty* can not be denied."

A noun clause is frequently the real subject, when the apparent subject is *it;* as, "It is probable *that he will go*" = "*That he will go* is probable."

(2) The object of a verb; as, "I know *that he is strictly honest.*"

The introductory *that* is often omitted; as, "I know the book will please you" = "I know *that* the book will please you."

(3) The predicate complement; as, "My earnest wish is *that you may succeed.*"

(4) The object of a preposition; as, "There was some misunderstanding about *who should be invited.*"

(5) In apposition; as, "The report *that the ship was lost* was false."

### The Adjective Clause

**81.** An **adjective clause** is a clause used as an adjective; as, "The man *who feels truly noble* will become so."

In this sentence, *who feels truly noble* is an adjective clause modifying the noun *man,* telling which man.

**82.** An adjective clause may be introduced by—

(1) The relative pronouns *that, who,* or *which;* as, "I admire a boy *who* has manliness and courage."

The relative pronoun is often omitted; as, "Here is the book you want" = "Here is the book *that* you want."

(2) The conjunctive adverbs *where, when,* or *why;* as, "I do not know the reason *why* he did not come."

*As,* usually an adverb or a conjunction, is a relative pronoun after *such, same,* and *many;* as, "Tears, such *as* angels weep, burst forth."

### The Adverbial Clause

**83.** An **adverbial clause** is a clause used as an adverb; as, "The battle was lost *before reinforcements could be sent.*"

An adverbial clause usually modifies a verb; frequently an adjective; and sometimes an adverb.

**84.** An adverbial clause may be introduced by a subordinate conjunction or by a conjunctive adverb. It may express—

(1) Time; as, "Make hay *while the sun shines.*"

(2) Place; as, "He lay *where he fell.*"

(3) Manner; as, "He does *as he pleases.*"

(4) Cause or reason; as, "No one despises him *because he is poor.*"

(5) Degree or comparison; as, "He is so dishonest *that no one believes him.*"

(6) Result or effect; as, "He ran so fast *that he was out of breath.*"

(7) Condition or concession; as, "*If you have tears,* prepare to shed them now."

## Exercise 14

*Point out the clauses and tell whether they are noun, adjective, or adverbial. Tell how the noun clauses are used and what the adjective and adverbial clauses modify:*

1. We all believe that the earth is round. 2. Confidence can not dwell where Selfishness is porter at the gate. 3. The man who escapes censure is fortunate. 4. He lost his oar as he was returning to the island. 5. The fact that the world is round is no longer doubted. 6. My opinion is that he is wrong. 7. A man staggers down to ruin because there is not enough wisdom in him. 8. This is the season when the days are shortest. 9. No one can tell how this matter will end. 10. Tell me why you are sad. 11. The house where we live is sixty years old. 12. Gone are the birds that were our summer guests. 13. The larger trees he had girdled and killed in order that their foliage should not cast a shade. 14. Then he thought how the long streets were dotted with lamps, and how the peaceful stars were shining overhead. 15. If you would be well served, you must serve yourself. 16. Whither thou goest, I will go. 17. Flowers are the sweetest things that God ever made. 18. I do not know where he lives. 19. If you are in a hurry, you need not wait for me. 20. I do not know who he is. 21. His objection is that you are too young. 22. Where the leader of the flock goes, the sheep follow. 23. The song that we hear with our ears is only the song that is sung in our hearts. 24. It is evident that he is the thief. 25. As he approached the stream, his heart began to thump. 26. He showed me where the wild flowers grow. 27. When the righteous are in authority, the people rejoice. 28. Do you know whom he meant?

## THE COMPOUND SENTENCE

**85.** A **compound sentence** is a sentence that consists of two or more independent clauses; as, "Talent is something, but tact is everything." "Science tunnels mountains, it spans continents, it bridges seas, and it weighs the stars."

**86.** The clauses of which compound sentences are formed are called **members.**

Any or all of the members of a compound sentence may be complex; as, "The evil that men do lives after them, but the good is oft interred with their bones." This is a compound sentence, the first member of which is complex, consisting of the principal clause, *the evil lives after them*, and the subordinate adjective clause, *that men do*, which modifies *evil*. The second member, *the good is oft interred with their bones*, is a simple sentence. Sentences of this kind may be called **compound-complex sentences.**

### Exercise 20

*Point out the members of the following compound sentences and tell whether they are simple or complex. Name the principal and the subordinate clauses of the complex members, and tell whether the subordinate clauses are noun, adjective, or adverbial:*

1. Courage is admirable, but patience is powerful.
2. The earth revolves, yet we do not feel its motion.
3. Concession is no humiliation; compromise is often necessary.
4. Tell me with whom you associate, and I will tell you what you are.
5. There must be work done by the arms, or none of us could live.
6. The allegation is not true, nor is the evidence sufficient to sustain it.
7. Straws float upon the surface, but pearls lie at the bottom of the stream.
8. In the morning I arose with the lark, and at night I slept where sunset overtook me.
9. The hearts of men are their books; events are their tutors; great actions are their eloquence.
10. He that wrestles with us strengthens our nerves and sharpens our skill; our antagonist is our helper.

11. There were rows of houses which he had never seen before, and those which had been his familiar haunts had disappeared.
12. Modesty is one of the sweetest and most desirable qualities one can possess, yet too much modesty hinders advancement.
13. Education is the one living fountain which must water every part of the social garden, or its beauty withers and fades away.
14. If we work upon marble, it will perish; if we work upon brass, time will efface it; if we rear temples, they will crumble into dust.
15. As night set in, the wind whistled in a spiteful, falsetto key, and the rain lashed the old tavern as if it were a balky horse that refused to move on.

## VERBALS

**87.** A **verbal** is a word that is derived from a verb and that partakes of the functions of a verb and of a noun, an adjective, or an adverb.

**88.** Verbals may be divided into three classes: *verbal nouns*, *infinitives*, and *participles*.

### The Verbal Noun

**89.** A **verbal noun** is a word that is derived from a verb and that partakes of the functions of a noun and a verb at the same time. It is formed by adding *-ing* to the simple form of the verb; as, *seeing* from *see; giving* from *give; doing* from *do*.

The distinguishing characteristic of the verbal noun is that it partakes of the nature of a noun and of a verb at the same time. In its noun nature, it names an action and may be modified by a noun or a pronoun in the possessive case. In its verb nature, it may be modified by an adverb or an adverbial phrase or clause, and when derived from a transitive verb, it may take an object.

### Uses of the Verbal Noun

**90.** The verbal noun may be used as—

(1) The subject; as, "*Reading* is profitable."

(2) The predicate complement; as, "Rest is not *quitting* the busy career."

(3) The object of a verb; as, "I enjoy *reading* good books."

(4) The object of a preposition; as, "I am not conscious of *having neglected* any duty."

In the last sentence, *having neglected* is a compound verbal noun.

### Exercise 21

*Point out the verbal nouns and tell how they are used both in their noun and verb nature, as shown in the following model:*

Model: *He was promoted for doing his work well.*

*Doing* is a verbal noun, derived from the verb *do*. In its noun nature, it is the object of the preposition *for*, and in its verb nature, it takes the direct object *work*, and is modified by the adverb *well*.

1. Urgent business prevented John's coming sooner. 2. I enjoyed visiting him. 3. I was surprised at your leaving so soon. 4. His acting so hastily was severely criticised. 5. He enjoys playing ball. 6. I had given up all expectation of hearing from you. 7. We must insist on every one's doing his duty. 8. We enjoy riding on the lake. 9. Walking is healthful exercise. 10. Very much depends on your going now. 11. I regret having displeased him. 12. His occupation is teaching. 13. We were pleased at his winning the prize. 14. The boy was punished for running away. 15. The man denied having taken the watch. 16. Do you remember my speaking to you? 17. There is no doubt of his having been promoted. 18. Youth is the time for forming character. 19. He is conscious of having done a good deed.

## THE INFINITIVE

**91.** An **infinitive** is a word that is derived from a verb and that partakes of the nature of a verb and of a noun, an adjective, or an adverb.

The infinitive is usually preceded by *to*, which is commonly called the sign of the infinitive. This sign is omitted after the verbs *bid*, *dare*, *feel*, *see*, *let*, *make*, *need*, *help*, *hear*, and a few others; as, "I heard him (to) speak." "Please let me (to) go."

**92.** An infinitive, with its modifiers, is called an **infinitive phrase**; as, "I have tried *to do justice to everybody.*"

## Uses of the Infinitive

**93.** The infinitive may be used as a noun, an adjective, or an adverb, and at the same time, it may take the modifiers of a verb, and when derived from a transitive verb, it may take an object.

**94.** As a noun the infinitive may be used as—

(1) The subject of a verb; as, "*To yield* is often a mark of strength."

The infinitive is frequently the real subject when the apparent subject is the pronoun *it;* as, "*It* is base to steal" = "*To steal* is base."

(2) The predicate complement of a verb; as, "His duty was *to guard* the men."

(3) The object of a verb; as, "He likes *to read.*"

(4) The object of a preposition; as, "He cares for nothing except *to make* money."

**95.** As an adjective the infinitive may modify a noun—

(1) Directly; as, "I have no time *to waste.*"

(2) As a predicate adjective; as, "An early settlement of the question is *to be desired*" = "An early settlement of the question is *desirable.*"

**96.** As an adverb the infinitive may modify—

(1) A verb; as, "The sower went forth *to sow.*"

(2) An adverb; as, "He is not well enough *to go.*"

(3) An adjective; as, "He is anxious *to succeed.*"

**97.** The infinitive may be used as part of a verb phrase; as, "It *appears to be* right." In this sentence, the verb phrase, *appears to be,* has the force of the verb *is.*

**98.** The infinitive may be used as an assumed predicate; as, "I believe him *to be* honest."

In this sentence, the abridged clause *him to be honest* is the object of *believe*, just as the clause *he is honest* is the object of *believe* in "I believe he is honest," and *to be* is the assumed predicate of *him to be honest*, just as *is* is the predicate of *he is honest*. *Him* is not the object of *believe*, because we do not mean we believe *him*, but we believe *him to be honest*.

**99.** The infinitive phrase may be used independently; as, "*To be frank*, I do not think he is honest."

### Exercise 22

*Point out the infinitives and tell how they are used in their noun, adjective, or adverbial nature, and in their verb nature, as shown in the following model:*

Model: *He came to see me.*

*To see* is an infinitive, derived from the verb *see*. In its adverbial nature, it modifies *came*, and in its verb nature, it takes the direct object *me*.

1. To talk with great men is a liberal education. 2. He desires to go with you. 3. They made an effort to escape. 4. His desire is to know the truth. 5. The children went to the park to play. 6. Music hath charms to soothe the savage breast. 7. It is cowardly to tell a lie. 8. I should like to go home. 9. The captain ordered the soldiers to march. 10. He went to see the fire. 11. The right course is to listen to nature. 12. To lose one's temper is to weaken one's power. 13. To yield is often a mark of strength. 14. Some questions are difficult to answer. 15. He is anxious to succeed. 16. It is often a mark of strength to yield. 17. He expects to win the prize. 18. Have you time to hear me? 19. We invited him to call. 20. I tried to remember his name. 21. We expect him to win the prize.

## THE PARTICIPLE

**100.** A **participle** is a word that is derived from a verb and that partakes of the functions of a verb and of an adjective.

In its adjective nature, a participle modifies a noun or a pronoun, and it may take, at the same time, the modifiers of a verb; and when

derived from a transitive verb, it takes an object. In the sentence, "I saw the farmer chasing the Redcoats down the lane," *chasing* is a participle, used as an adjective modifying *farmer;* at the same time it takes the object *Redcoats* and is modified by the adverbial phrase *down the lane.*

**101.** A participle with its modifiers is called a **participial phrase.**

The participle has three forms: *Present, past* and *past perfect;* as, "The flowers *growing* in the garden were beautiful." "Truth, *crushed* to earth, shall rise again." "*Having finished* his work, he went home."

## Uses of the Participles

**102.** A participle may be used—

As an adjective modifying a noun or pronoun; as, "The stars, *twinkling* in the sky, had the appearance of large diamonds."

Here the participial phrase *twinkling in the sky* is equivalent to the adjective clause *which were twinkling in the sky.*

To determine the use of a participle used in this way, expand the phrase into a clause by changing the participle to a verb and supplying a relative pronoun for its subject.

## Exercise 23

*Point out the participles and tell how they are used both in their adjective and in their verb nature, as shown in the model. Expand into clauses the participles in the sentences marked with a star:*

Model: *A house divided against itself can not stand.*

*Divided* is a participle, derived from the verb *divide.* In its adjective nature, it modifies *house,* and in its verb nature, it is modified by the adverbial phrase *against itself.*

1. Words once uttered can not be recalled.* 2. The bird sitting on the limb is a robin.* 3. He was placed in a room containing a chair and having a floor lined with iron. 4. The design, drawn and painted by hand, was painted on each piece of china.* 5. Words poured forth from burning hearts are sure to kindle the hearts of others.* 6. Firmly built with rafters of oak, the house of the farmer stood on the side of the hill commanding the sea.* 7. The girl standing yonder won the prize.* 8. How can a man cradled in luxury's lap look without pity upon the scene!*

## Test Questions

**The Sentence**

1. What are the two essential parts of a sentence? 2. What is meant by (a) the complete subject? (b) the simple subject? (c) the complete predicate? (d) the simple predicate?

**Modifiers**

1. Name the different classes of modifiers according to form. 2. Define and give an example of an appositive. 3. Define a phrase. 4. Of what does a prepositional phrase consist? 5. Give an example of a prepositional phrase used as (a) an adjective modifier; (b) an adverbial modifier. 6. Define a clause. Give a sentence having a clause used as (a) an adjective modifier; (b) an adverbial modifier.

**Kinds of Sentences**

1. With respect to form, how are sentences divided? 2. Define and give an example of a simple sentence. 3. Give an example of a simple sentence with (a) a compound subject; (b) a compound predicate; (c) a compound object; (d) a compound adverbial modifier. 4. Define and give an example of a complex sentence. 5. Name the principal clause and the subordinate clause in the sentence, "The road that leads to nowhere is easily followed by the idler." 6. Define and give an example of a compound sentence.

**Subordinate Clauses**

1. How are subordinate clauses divided according to use? 2. Give an example of a noun clause used as (a) the subject of a verb; (b) the object of a verb; (c) the predicate complement; (d) the object of a preposition; (e) in apposition. 3. Define and give an example of an adjective clause. 4. By what may an adjective clause be introduced? Define and give an example of an adverbial clause. 5. What does an adverbial clause express?

**Verbals**

1. What is a verbal? 2. Into how many classes are verbals divided? 3. What is a verbal noun? 4. Give an example of a verbal noun used as (a) the subject of a verb; (b) the object of a verb; (c) the predicate complement; (d) the object of a preposition. 5. Define an infinitive. 6. What is the sign of an infinitive? 7. Is the sign of an infinitive always expressed? Give an example of an infinitive used as (a) a noun; (b) an adjective; (c) an adverb; (d) part of a verb phrase; (e) an assumed predicate. 8. What is an infinitive phrase? 9. Define a participle. 10. How many forms has the participle? 11. Give an example of a participle used as an adjective.

# PART III

## PROPERTIES OF NOUNS AND PRONOUNS

**103.** The **properties** of nouns and pronouns are *number, gender, person,* and *case.*

### Number

**104.** **Number** is that form or use of a noun or pronoun that denotes one thing or more than one; as, *boy, boys; I, we; woman, women.*

**105.** There are two numbers: the **singular number,** denoting one person or thing, and the **plural number,** denoting more than one; as, *book, books; man, men.*

### Gender

**106.** **Gender** is that form or use of a noun or pronoun that distinguishes objects in regard to sex.

**107.** There are four genders: the **masculine gender,** denoting males; the **feminine gender,** denoting females; the **common gender,** denoting males or females, and the **neuter gender,** denoting objects without sex; as, *man, woman, person, tree.*

**108.** Gender is denoted in three ways: by the use of a prefix; by the use of a suffix; and by the use of different words; as, *man-servant, maid-servant; host, hostess; king, queen.*

The tendency of the present day is to apply some nouns denoting occupations, such as *editor, author, doctor, instructor, chairman, poet,* etc., to persons of either sex.

**109.** In referring to children or to the lower animals, sex is generally disregarded, and the neuter form *it* is used; as, "The child has hurt *its* hand."

### Exercise 24

*Give the gender of the following nouns and pronouns, and, where it is possible, give the word of the opposite gender:*

| | | | | |
|---|---|---|---|---|
| he | heir | count | nephew | executor |
| sir | king | person | cashier | daughter |
| man | poet | doctor | widower | bachelor |
| duke | uncle | worker | brother | bookkeeper |
| host | clerk | author | teacher | man-servant |

## Person

**110. Person** is that form or use of a noun or pronoun that denotes the speaker, the person spoken to, or the person or thing spoken of.

**111.** There are three persons: the **first person,** denoting the speaker; the **second person,** denoting the person spoken to; and the **third person,** denoting the person or thing spoken of; as, "*I* shall be pleased to see you." "*You* should strive to speak correctly." "*He* will be here tomorrow."

## Case

**112. Case** is that form or use of a noun or pronoun that indicates its relation to other words in the sentence.

**113.** There are three cases: the *nominative,* the *objective,* and the *possessive.*

**114.** A noun or pronoun is in the **nominative case** when it is used—

1. As the subject of a verb; as, "*Perseverance* is the road to success." "*He* is at home."

2. As a predicate noun or pronoun; as, "Fame is the *fragrance* of heroic deeds." "It is *I*."

3. In apposition with a noun or pronoun in the nominative case; as, "Robert Burns, the *poet,* was a Scotchman." "This is my brother, *he* of whom I have often spoken."

4. As the subject of a participle in an abridged clause; as, "The *rain* having ceased, we pursued our journey." "*He* having returned, we resumed our discussion."

5. As a noun of address; as, "Young *man*, keep your record clean."

**115.** A noun or pronoun is in the **objective case** when it is used—

1. As the direct object of a verb; as, "Every great thought alters the *world*." "I saw *him*."

2. As the object of a preposition; as, "Every flower is a hint of God's *mercy*." "I have heard of *him*."

3. In apposition with a noun or pronoun in the objective case; as, "We heard Mr. Spurgeon, the great London *preacher*." "I saw your brother, *him* of whom I heard you speak."

4. As the indirect object of a verb; as, "He made *Mr. Brown* a coat." "He gave *me* a book."

5. As the subject of an infinitive; as, "I know the *man* to be truthful." "I know *him* to be truthful."

6. As the predicate complement of an infinitive having a subject; as, "I know him to be the right *man*." "I know it to be *him*."

7. As the objective complement of a verb; as, "They appointed him *chairman*." "They elected Mr. Harper *president* of the association."

8. As the adverbial objective, a noun used without a preposition to express time, distance, measure, value, etc.; as, "He walked a *mile*." "It is worth a *dollar*." "He was here several *days* ago."

**116.** A noun is in the **possessive case** when it is used—

1. To denote ownership; as, "*John's* book."

2. To denote authorship; as, "*Webster's* dictionary."

3. Merely to limit another noun; as, "six *months'* interest;" "*men's* clothing."

A noun in the possessive case always modifies another noun, expressed or understood; as, "*John's* book was torn." "This is *John's* (book)."

### Formation of the Plural of Nouns

**117.** The plural of nouns is usually formed by adding *s* to the singular; as, *book, books; boy, boys.*

**118.** Nouns whose last sound will not readily unite with *s* form the plural by adding *es* to the singular; as, *bench, benches; fox, foxes.*

**119.** Nouns ending in *y* preceded by a consonant form the plural by changing *y* to *i* and adding *es;* as, *lady, ladies; daisy, daisies.*

**120.** Nouns ending in *y* preceded by a vowel form the plural by adding *s;* as, *valley, valleys; alley, alleys.*

**121.** Most nouns ending in *f* or *fe* form the plural by adding *s;* as, *chief, chiefs; brief, briefs; proof, proofs; safe, safes.*

A few nouns ending in *f* or *fe* form the plural by changing *f* or *fe* to *v* and adding *es;* as, *life, lives; half, halves; wife, wives; beef, beeves.*

**122.** Nouns ending in *o* preceded by a vowel form their plurals by adding *s;* as, *folio, folios; radio, radios.*

**123.** Most nouns ending in *o* preceded by a consonant form their plurals by adding *es;* as, *hero, heroes; cargo, cargoes.*

Musical terms ending in *o* usually form their plurals by adding *s;* as, *piano, pianos; solo, solos; soprano, sopranos.* The words *proviso, dynamo, memento,* and a few others form their plurals by adding *s.*

**124.** Some nouns form the plural irregularly; as, *man, men; child, children; woman, women; foot, feet; ox, oxen; mouse, mice.*

**125.** Figures, letters, and signs form the plural by adding the apostrophe (') and the letter *s;* as, the 5's and the 9's; the *i*'s and the *t*'s; the *x*'s and the -'s.

**126.** *News, molasses, measles, mumps,* and names of sciences ending in *ics,* though plural in form, are treated as singular; as, *mathematics, politics, optics,* etc.

*Athletics, gymnastics,* etc., denoting matters of practice, are often treated as plural.

**127.** A few nouns have the same form for both the singular and the plural; as, *deer, sheep, salmon, mackerel, trout, apparatus, series, species, corps,* etc.

The number of a noun having the same form for both the singular and the plural can be determined only by its meaning in the sentence.

**128.** The following nouns are always plural: *goods, ashes, annals, morals, trousers, scissors, shears, scales, victuals, nuptials, oats, spectacles, tidings, proceeds, clothes,* and *riches.*

**129.** In compound nouns the part that names the object is made plural; as, *steamboat, steamboats; brother-in-law, brothers-in-law; commander-in-chief, commanders-in-chief; major-general, major-generals.*

**130.** The plural of words like *cupful, spoonful, basketful,* etc., when the reference is to the quantity measured, is formed in the regular way; as, *cupful, cupfuls; spoonful, spoonfuls,* etc. But if the reference is to the number of cups, spoons, etc., the plural is written *cups full, spoons full,* etc.

**131.** Many nouns from foreign languages form the plural according to the rules of those languages; as, *memorandum, memoranda; formula, formulae; phenomenon, phenomena; datum, data; erratum, errata; basis, bases; crisis, crises; axis, axes; terminus, termini; alumnus, alumni.*

Many of these words in common use have also the English plural; as, *memorandum, memorandums; formula, formulas.*

### Plural of Proper Nouns

**132.** Proper nouns usually form the plural by adding *s;* as, the *Washingtons;* the *Lincolns.* But when the last sound will not readily unite with *s,* the plural is formed by adding *es;* as, the *Joneses.*

**133.** When the name is preceded by a title, either the name or the title may be made plural; as, the Miss *Browns*, or the *Misses* Brown.

**134.** When a numeral precedes the title, the name is always made plural; as, the two Miss *Browns*.

**135.** When Christian names are used, the title may be made plural, or it may be repeated; as, *Misses* Mary and Kate Brown, or *Miss* Mary and *Miss* Kate Brown.

**136.** When the title precedes different names, the title is made plural; as, *Messrs.* Brown and Jones; *Drs.* Smith and Robinson; *Mesdames* Smith, Baker, and Adams.

### Exercise 25

*Write the plural of the following nouns:*

| | | | | |
|---|---|---|---|---|
| lady | loaf | turkey | survey | spoonful |
| folio | cuff | crisis | basis | terminus |
| theory | alley | chimney | match | memorandum |
| duty | tooth | Miss Henry | gulf | attorney |
| ally | Mr. Colby | lily | life | company |

### Formation of the Possessive Case of Nouns

**137.** The possessive case of singular nouns is formed by adding the apostrophe (') and the letter *s* to the simple form of the noun; as, *boy, boy's; book, book's; Brown, Brown's.*

When, however, the addition of the apostrophe and *s* produces an unpleasant hissing sound, the apostrophe alone may be used; as, *Moses'* law; *Burns'* poems.

**138.** Plural nouns ending in *s* form the possessive by adding the apostrophe alone; as, *ladies'* hats; *boys'* books.

**139.** Plural nouns not ending in *s* form the possessive, like singular nouns, by adding the apostrophe and *s*; as, *men's* clothing; *women's* hats; *children's* shoes.

**140.** When two or more nouns denote joint ownership, the possessive is formed by adding the sign to the last word

only; as, *Barnum & Bailey's* circus; *Powers & Lyons'* publications.

**141.** When two or more nouns denote separate ownership, the sign is added to each noun; as, *Webster's* and *Worcester's* dictionary; *Brown's* and *Smith's* store.

**142.** Compound nouns form the possessive by adding the sign of the possessive to the last word only; as, my *brother-in-law's* home; the *attorney-general's* opinion.

**143.** When the possessive is followed by a noun in apposition, or by a prepositional phrase, the sign of the possessive is added to the word immediately preceding the modified noun; as, David the *psalmist's* reign; the queen of *England's* reign.

While it is preferable to add the possessive sign to the appositive noun in such expressions as, "I bought the coat at Brown, the tailor's," it is also correct to add the possessive sign to both nouns, or to the first only; as, "I bought the coat at Brown's, the tailor's," or "I bought the coat at Brown's the tailor."

**144.** The phrases *anybody else, somebody else, nobody else,* etc., form the possessive by adding the sign of the possessive at the end of the phrase; as, *anybody else's* hat; *somebody else's* umbrella.

**145.** A noun modifying a verbal noun is in the possessive case and must have the possessive case form; as, "I did not think of *John's* studying English."

## Exercise 26

*Form the possessives in the following sentences:*

1. Two months interest is due. 2. Have you any doubt of Johns coming? 3. He wore an ample cloak of sheeps wool. 4. The soldiers tents were guarded while they slept. 5. We carry a complete line of mens, boys, womens, girls, and childrens shoes. 6. James found a ladys watch. 7. We received Mr. Jones report this morning. 8. He has taken a four years course at William and Marys College. 9. I did not think of Mary coming so soon. 10. We have a full line of teachers registers. 11. The Retail Grocers Association meets in

Washington in July. 12. Brown & Burns store has been sold. 13. I would not take anybody else word for it. 14. We have both Websters and Worcesters dictionary for reference. 15. We have not yet received the report of your last years business. 16. I have both Thackeray and Dickens works in my library. 17. You have taken some one else umbrella. 18. Kindness was one of Peter the Greats virtues. 19. We take the Ladies Home Journal, The Youths Companion and McIntoshs Monthly. 20. We will send the goods on ten days trial. 21. Are you going to attend the National Commercial Teachers Federation? 22. I have no time to listen to Johns or James talk. 23. Henry Smith & Bro. factory is closed for repairs. 24. Hutchinson Bros. mill will be completely remodeled. 25. We should like three weeks or a months notice in case you decide to change. 26. If you will permit us to ship the goods at once, we will give you sixty days time. 27. We will send the goods without a moments delay. 28. Several minutes time elapsed before he spoke.

## CORRECT USE OF PRONOUNS

**146.** Since pronouns have distinct forms for the nominative, the objective, and the possessive case, care must be exercised to use the correct form.

**Pronouns in the nominative.** Use the nominative form of a pronoun as the subject of a verb or after any form of the verb *be;* as, "John and *he* will leave tomorrow." "It was *he* who did it."

The nominative forms of the pronouns are: *I, we, he, she, they,* and *who.*

The forms of the verb *be* are: *be, is, am, are, was, were,* and *been.*

In such constructions as "It seems to be he," "It was supposed to be they", *seems to be* and *was supposed to be* may be called copulative verb phrases; and hence, require the nominative form after them.

2. Use the nominative form of a pronoun when it is in apposition with a noun or a pronoun in the nominative case; as, "This is my brother, *he* of whom I have often spoken."

A noun or a pronoun placed beside another noun or pronoun by way of explanation, denoting the same person or thing, is in apposition with the noun or pronoun it explains.

**Pronouns in the objective.** Use the objective form of a pronoun after a transitive verb or a preposition; as, "He

said that he would invite you and *me*." "This is for you and *him*."

The objective forms of the pronouns are: *me*, *us*, *him*, *her*, *them*, and *whom*.

CAUTION.—When a pronoun is used as a member of the compound subject or the compound object of a verb or of a preposition, care must be exercised to use the correct form. In such constructions, the correct form is readily seen when one member of the compound subject or the compound object is dropped. Thus, one might say, "He saw John and I," but no one would say, "He saw I."

2. Use the objective form of a pronoun when it is in apposition with a noun or a pronoun in the objective case; as, "Will you permit us, Charlie and *me*, to go to the game?"

3. Use the objective form of a pronoun when it is used as the indirect object of a verb; as, "He asked Harry and *me* some questions."

The indirect object of a verb is the object of the preposition *to*, *for*, or *of* understood. Thus, "He sent me a book"="He sent a book to me."

4. Use the objective form of a pronoun as the subject of an infinitive; as, "I know *him* to be honest." "He invited you and *me* to go."

In the sentence, "He invited you and *me* to go," the whole phrase *you and me to go* is the object of the verb *invited*. *Me* is a part of the compound subject of the infinitive *to go*, not the object of the verb *invited*.

5. When the infinitive *to be* has a subject, the pronoun that follows *to be* is in the objective case; as, "I know it to be *him*." "They believed it to be *me*."

*To*, the sign of the infinitive, is sometimes omitted. Thus, "Please let him and me (to) recite now."

**Cautions.** Use the objective form of a pronoun after the adjective *like;* as, "Students like you and *her* ought to advance rapidly."

In such constructions the pronoun is the object of a preposition understood; as, "Students like (unto) you and her ought to advance rapidly."

2. When *but* is equivalent to *except*, it is a preposition and should be followed by the objective form of the pronoun; as, "There was no one present but John and *me*." "All but William, Ellen, and *me* had left the house."

3. *Between* is a preposition and should be followed by the objective form of the pronoun; as, "Between you and *me*, I believe that he is in the wrong." (Not between you and *I*.)

4. After the conjunction *than* or *as*, use the form of the pronoun that would be required if the abridged clause were expressed in full; as, "Mary can write faster than *I* (can write)." "He likes you better than (he likes) *me*."

5. In such constructions as, "We girls are going," "They sent for us girls," the case form of the pronoun is made clear by the omission of the noun. Thus, *we* (girls) are going. They sent for *us* (girls).

**Compound personal pronouns.** Compound personal pronouns have two uses—

1. Reflexive; as, "I hurt *myself*."

The reflexive use of the pronoun represents the subject as acting upon itself.

2. Emphatic; as, "I did it *myself*."

The compound personal pronouns are *myself*, *yourself*, *himself*, *herself*, *itself*, and their plurals *ourselves*, *yourselves*, and *themselves*.

**Caution.** Do not use compound personal pronouns as subjects, attribute complements, or objects, except in an emphatic or a reflexive sense; as, "Please accept this as a present from Mary and *me* (not *myself*)." "It is for *me* (not *myself*)." "John and *I* (not *myself*) expect to go."

**Pronouns in the possessive.** Use the possessive form of a pronoun when it modifies a verbal noun; as, "I did not think of *his* coming so soon." "*Your* winning the race was a surprise."

The possessive forms of the pronouns are: *my, mine, our, ours, your, yours, his, her, hers, its, their, theirs, whose.*

**Caution.** Remember that the apostrophe is never used in forming the possessive case of pronouns; as, "The bird hurt *its* wing." (Not *it's* wing.) "This book is *theirs*." (Not *their's*.)

*It's* is a contraction of *it is* and should be used only when *it is* would be proper; as, "*It's* time to go"="*It is* time to go."

**Relative pronouns.** The relative pronouns are *who*, (*whose*, *whom*), *which*, *what*, and *that*, with their compound forms, *whoever*, *whomever*, *whichever*, and *whatever*.

*Who* is used in referring to persons, *which* to things, and *that* to persons or things.

**Cautions.** Use the nominative forms *who*, *whoever* as the subject of a verb or as the complement of any form of the verb *be*; as, "I do not know *who* will be there." "You know *who* it was."

2. Use the objective forms *whom*, *whomever* as the object of a verb or a preposition, or as the subject or complement of an infinitive; as, "He is a man *whom* I think we can trust." "I do not know to *whom* you refer." "He is the man *whom* I want to see."

3. When the subject is separated from its verb by a parenthetical expression, care must be exercised to use the correct form of the pronoun. Thus, in the sentence, "I know a man who I think can be trusted," *who* is the subject of *can be trusted*, not the object of *know*. Omit the parenthetical expression, and the case of the pronoun becomes clear. Thus, "I know a man who can be trusted."

**Interrogative pronouns.** Exercise care in the use of the interrogative pronouns *who* and *whom*; as, "*Whom* is that for?"

In sentences of this kind, the construction of the interrogative pronoun is easily seen when the sentence is changed to the declarative form; as, "That is for *whom*."

## Exercise 27

*Tell which of the italicized words is correct, and why:*

1. It is *me—I*, be not afraid. 2. Her brother is taller than *she—her*. 3. All of *us—we* girls had a good time. 4. He said that he would invite you and *me—I*. 5. *They—them* that honor me, I will honor. 6. I know *him—he* to be the man. 7. If I were *she—her*, I would not go. 8. I believe it to be *she—her*. 9. It was not *them—they*. 10. *Who—whom* did she ask for? 11. She said that she would write to you and *me—I*. 12. It was not *me—I;* it was either you or *he—him*. 13. It may have been *us—we who—whom* you saw. 14. Is this for James and *me—I*, or for Ellen and *her—she?* 15. Let James and *I—me* go too. 16. May James and *I—me* go? 17. Every one has gone to the lake but you and *me—I*. 18. If I were *him—he*, I should not do so. 19. They said for you and *I—me* to come soon. 20. Boys like you and *me—I* are expected to do what is right without being told. 21. I gave the watch to the man *who—whom* I thought was the owner. 22. I gave the watch to the man *who—whom* I took to be the owner. 23. He left an invitation for Jack and *I—me* to visit him next Christmas. 24. It was *she—her* who told it, not *me—I*. 25. They lost no more than *we—us*. 26. Students like you and *she—her* ought to advance rapidly. 27. You know *who—whom* I thought it was. 28. You know *who—whom* it was thought to be. 29. I thought that her brother and *she—her* were going with us. 30. You may send *whoever—whomever* you wish. 31. Everybody has gone except *she—her* and *I—me*. 32. They invited *we—us* boys to go with them. 33. I heard of *him—his* going away. 34. There was no one at home but mother and *me—I*. 35. John's parents oppose *him—his* quitting school. 36. I am sure these books were intended for you and *I—me*. 37. Between you and *I—me*, this is none of his business. 38. They invited Fanny and *I—me* to come to the wedding. 39. *Who—whom* do you think will be nominated? 40. *Who—whom* do you think they will elect? 41. In fact, I know it to be *he—him*. 42. I know *who—whom* I serve. 43. Father left his money to Mary and *I—me*. 44. *Who—whom* did he refer to, *he—him* or *I—me?* 45. It was *him—he whom—who* I meant. 46. Do you believe it is *they—them?* 47. We were betrayed by those *who—whom* we thought we could trust implicitly. 48. William and *I—myself* are going with them. 49. That depends largely on *who—whom* it was. 50. That was meant for Raymond and *me—myself*. 51. You may give the package to *whoever—whomever* asks for it.

## CONCORD OF PRONOUN AND ANTECEDENT

**147.** A pronoun agrees with its antecedent in person, gender, and number, but its case is determined by its use in the sentence.

Failure to make the pronoun agree with its antecedent, especially in number, is a very frequent error; in fact, one of the most common violations of the principles of correct English.

### Special Applications

1. When a pronoun represents two or more antecedents connected by *and*, it must be plural; as, "Patience and diligence should have *their* places in every man's character."

When, however, the antecedents are but different names of the same person or thing, the pronoun must be singular; as, "Our friend and teacher (one person) has gone to *his* home."

2. When two or more antecedents connected by *and* are preceded by *each*, *every*, or *no*, the pronoun must be singular; as, "Each day and each hour brings *its* own duty." "Every bush and tree is putting forth *its* leaves."

3. When two or more singular antecedents are connected by *or* or *nor*, the pronoun must be singular; as, "Either Mary or Ellen will lend you *her* pencil." "Neither James nor Harry recited *his* lesson well."

4. When two or more antecedents connected by *or* or *nor* are of different numbers, the plural should be placed last, and the pronoun should agree with it in the plural; as, "If you see him or his friends, tell *them* that I should like to see them." "Neither the general nor his soldiers felt that *they* would be defeated."

5. When two or more antecedents are connected by *as well as*, *and also*, *but not*, *with*, *together with*, *in addition to*, or similar connectives, the pronoun must agree in number with the first; as, "The father, as well as the sons, did *his* duty." "Honesty, and labor also, will have *its* reward."

6. When a pronoun represents a collective noun conveying the idea of unity, the pronoun must be singular; as, "The society will hold *its* annual meeting tonight."

7. When a pronoun represents a collective noun conveying the idea of plurality, the pronoun must be plural; as, "The jury were divided in *their* opinions."

8. When the antecedent is a noun of the singular number, common gender, it is usually represented by a pronoun of the singular number, masculine gender; as, "Every member must prepare *his* lesson at once."

When, however, special accuracy of gender is desired, a pronoun of the masculine gender and one of the feminine may be used; as, "Every member must prepare *his* or *her* own lesson." When the antecedent is known to be feminine, a pronoun of the feminine gender is required; as, "Every member of the class (composed of girls only) must prepare *her* lesson at once."

9. When two or more singular antecedents connected by *or* or *nor* are of different genders, each antecedent must be represented by a pronoun of its own gender; as, "No boy or girl should neglect *his* or *her* lessons."

Repetitions of this kind can be avoided by using a noun of the common gender and employing a pronoun of the masculine gender; as, "No pupil should neglect *his* lessons."

10. When singular pronouns of different persons are used together, courtesy requires that the pronoun of the second person be placed first; the pronoun of the third person, second; and the pronoun of the first person, last; as, "*You* and *he* may go." "*He* and *I* will go." "*You, he,* and *I* will go."

**Cautions.** *Any one, anybody, each, every one, everybody, either, neither, nobody, somebody,* etc., are singular, and hence, require pronouns in the singular number; as, "Anybody in *his* (not *their*) senses would not have done that." Somebody has left *his* (not *their*) umbrella."

2. Errors are frequently made by making the pronoun agree in person and number with some word near the ante-

cedent instead of with the antecedent itself; as, "Each of us should do *his* (not *our*) part." In this sentence, *his* is the correct pronoun, agreeing with *each*, not with *us*.

### Exercise 28

*Tell which of the italicized words is correct, and why:*

1. The firm is nearly ready to move into *its—their* new building. 2. Neither of them has paid *their—his* dues. 3. Every season has *its—their* peculiar power of striking the mind. 4. Neither the teacher nor the pupils felt that *he—they* had reason to regret *his—their* action. 5. Society is not always answerable for the conduct of *their—its* members. 6. Each pupil was asked to name *their—his* favorite flower. 7. Each was the center of *his—their* own fair world. 8. If anybody calls, ask *them—him* to wait. 9. Every man is entitled to liberty of conscience and freedom of opinion if he does not pervert *them—it* to the injury of others. 10. Any person violating this rule does so at *their—his* own risk. 11. One of the boys in the office said *he—they* would deliver the package. 12. Each gave what *they—he* could. 13. One of the girls will give you *her—their* assistance. 14. Every one must judge of *his—their* own feelings. 15. Every citizen and soldier must be ready to guard *their—his* country's honor. 16. The jury were divided in *their—its* opinion. 17. Either of the boys will lend you *their—his* knife. 18. Not one of them saw *their—his* mistake. 19. One or the other was wrong in *his—their* view of it. 20. Every one should give *their—his* name every time *he—they* writes. 21. Any one can do this if *he—they* tries. 22. One of us will give the matter *our—his* attention at once. 23. Is either of the girls going to take *her—their* music lesson today? 24. Many a brave man met *his—their* death in the war. 25. A letter was sent to every individual who had not paid *his—their* tax. 26. This book, as well as the others, is helpful if one will read *it—them* as carefully as *he—they* can.

## CONCORD OF SUBJECT AND VERB

**148.** GENERAL RULE. The verb agrees with its subject in person and number; that is, it undergoes certain changes to conform to the person and number of its subject.

The verb *be* has the following person and number forms:

PRESENT TENSE

| *Singular* | *Plural* |
|---|---|
| I *am* | We *are* |
| You *are* | You *are* |
| He *is* | They *are* |

PAST TENSE

| | |
|---|---|
| I *was* | We *were* |
| You *were* | You *were* |
| He *was* | They *were* |

**149.** With the exception of the verb *be*, the only inflection for number and person in common use is in the third person, singular, present and present perfect tenses, which requires the verb or the auxiliary to end in *s;* as, "The boy *writes.*" "The boys *write.*" "The girl *has* written a letter." "The girls *have* written their letters."

## Special Applications

1. A compound subject whose parts are connected by *and* requires a verb in the plural number; as, "Time and tide *wait* for no man." "Industry, energy, and honesty *are* essential to success."

When the connected subjects are but different names of the same person or thing, or when the subjects name several things taken as one whole, the verb must be singular; as, "My old friend and schoolmate (one person) *is* in the city." "Bread and milk (meaning one kind of food) *is* good for children." "To rise and retire early (meaning the habit) *is* good for one's health."

2. When two or more singular subjects are preceded by *each*, *every*, or *no*, they are taken separately and require a singular verb; as, "Every man, woman, and child *was* pleased with the lecture." "Each book and paper *was* found in its place."

3. Two or more singular subjects connected by *or* or *nor* require a verb in the singular number; as, "Either James or Henry *is* going." "Neither James nor John *is* qualified to fill the position."

4. When one of the subjects connected by *or* or *nor* is plural, it is placed nearest the verb and the verb agrees with it in the plural; as, "Neither the emperor nor the generals *were* convinced." "Neither the boy nor his sisters *are* to blame."

5. When two or more subjects of different persons are connected by *or* or *nor*, the verb should be expressed with each subject; as, "Either he *is* wrong, or I *am*." "You *are* mistaken, or he *is*."

6. When two subjects are connected by the conjunction *as well as*, the verb agrees with the first; as, "Money, as well as men, *was* needed." "The girls, as well as their brother, *deserve* commendation."

In constructions of this kind, the noun following *as well as* is the subject of a sentence, the verb of which is implied; as, "The teacher, as well as the pupils, *was* pleased with the address," meaning, "The teacher *was* pleased with the address, as well as the pupils *were* pleased with the address."

7. A collective noun takes a verb in the singular number when the collection is thought of as one whole; but when the individuals in the collection are thought of, it takes a verb in the plural number; as, "The crowd *was* composed of men of every class." "The public *are* often deceived by false appearances."

While the rule governing the number of the verb and the pronoun used with collective nouns is somewhat lax, both the verb and the pronoun should, except in rare cases, be singular or both should be plural. Thus, "The company *has* advised us that *it* can ship the goods promptly," or "The company *have* advised us that *they* can ship the goods promptly."

8. When a noun in the plural is used to denote a whole, a unit of some sort, as the title of a book, a sum of money, etc., a verb in the singular number is required; as, "Plutarch's Lives *is* a good book." "Five hundred dollars *was* spent."

9. When a singular noun is modified by two adjectives so as to mean two distinct things, a verb in the plural number is required; as, "Moral and physical education *are* both

necessary." Here *education* must be regarded as understood after *moral.*

10. When one of the subjects is affirmative and the other negative, the verb agrees with the affirmative and is understood with the other; as, "Our own heart, and not other men's opinions, *forms* our true honor."

In constructions of this kind two propositions are implied; that is, "Our own heart forms our true honor," and "Other men's opinions do not form our true honor." The verb agrees with the affirmative proposition and is understood with the negative.

11. When the subjects are emphatically distinguished, the verb agrees with the first and is understood with the second; as, "Time, and patience also, *is* needed."

**Cautions.** Do not use a plural verb with a singular subject modified by an adjective phrase introduced by *of, with, together with, in addition to,* etc.; "The richness of her arms and apparel *was* (not *were*) conspicuous in the foremost ranks." "The captain, with all the crew, *was* lost." "The father, together with his two sons, *was* among the first to enlist." "This amount, in addition to what I already have, *is* sufficient."

2. The pronoun *you* takes a verb in the plural even when it represents only one person; as, "I heard that you *were* coming." (Not *was.*)

This caution is often violated in interrogative sentences; as, "*Was* you there?" instead of the correct form, "*Were* you there?"

3. When a sentence is introduced by *there,* the verb must agree with the subject, which follows the verb; as, "There *were* great claps of thunder."

4. Do not use *don't* with a singular subject in the third person. Say "He *doesn't,*" "She *doesn't,*" "It *doesn't;*" not "He *don't,*" "She *don't,*" "It *don't.*"

5. When the subject is a relative pronoun, the verb agrees with the antecedent in person and number; as, "The

new library is one of the finest buildings that *have* ever been erected in this city." The antecedent of *that* is *buildings*, not *one*.

In the sentence, "This is the only one of the books that *is* worth reading," the antecedent of *that* is *one*, not *books*.

## Exercise 29

*Tell which of the italicized words is correct, and why:*

1. *Was—were* you at home yesterday? 2. Which of these two books *is—are* yours? 3. Either of them *is—are* suitable. 4. The committee *was—were* unable to agree. 5. The wife and mother *kneel—kneels* in prayer. 6. Diligent industry, and not mean saving, *produce—produces* honorable competence. 7. Not a loud voice, but strong proofs *bring—brings* conviction. 8. Neither wealth nor wisdom *is—are* the chief thing in this life. 9. Every man, woman, and child *was—were* alarmed. 10. The greater part of the audience *was—were* pleased with the lecture. 11. A committee *was—were* appointed to inquire into the matter. 12. Neither his vote, his influence, nor his purse *was—were* ever withheld from the cause in which he was engaged. 13. A variety of pleasing objects *charm—charms* the eye. 14. General Custer, with all his men, *was—were* killed by the Indians. 15. Nothing but vain and foolish pursuits *delight—delights* some persons. 16. This book, as well as that, *was—were* written long ago. 17. Two thousand dollars *is—are* too much for that property. 18. Both physical and manual training *are—is* necessary. 19. Ten years *has—have* passed since I saw him last. 20. Mr. Brown, with his three sons, *have—has* been here for more than a month. 21. Either the man or his son *is—are* willing to assist you. 22. Either the man or his sons *is—are* willing to assist you. 23. My friend and schoolmate *is—are* in the city. 24. The lowest mechanic, as well as the richest citizen, *is—are* protected in his rights. 25. Where *was—were* you? 26. He *don't—doesn't* like it. 27. Every house and store *was—were* burned. 28. A boat or two *has—have* already passed. 29. Nothing but expense and trouble *has—have* grown out of the business. 30. Neither beauty, wealth, nor talents *was—were* injurious to her modesty. 31. He is one of those persons who *has—have* rare executive ability. 32. Either of the books *treat—treats* the subject fully.

## PRINCIPAL PARTS OF VERBS

**150.** The **principal parts** of a verb are the *present tense*, the *past tense*, and the *perfect participle*.

Since regular verbs form their past tense and perfect participle by adding *d* or *ed* to the simple form of the verb, they present no difficulty, and are, therefore, not treated in this text.

### Principal Parts of Irregular Verbs

When a verb has two forms, the preferable form is given first.

Verbs marked with the star (*) are those in which errors in the use of the past tense and perfect participle are most often made, and hence, they should be given special attention.

| *Present Tense* | *Past Tense* | *Perfect Participle* |
|---|---|---|
| arise | arose | arisen |
| bear (to carry) | bore, | borne |
| become | became | become |
| begin* | began | begun |
| blow* | blew | blown |
| break | broke | broken |
| bring* | brought | brought |
| burst | burst | burst |
| choose | chose | chosen |
| come* | came | come |
| dive | dived | dived |
| do* | did | done |
| draw* | drew | drawn |
| drink | drank | drunk, drank |
| drive | drove | driven |
| eat* | ate | eaten |
| fall | fell | fallen |
| fight | fought | fought |
| fly | flew | flown |
| forget | forgot | forgotten, forgot |
| freeze* | froze | frozen |
| get | got | got, gotten |
| give | gave | given |
| go* | went | gone |
| grow* | grew | grown |
| hang* (to suspend) | hung | hung |
| hang (to take life) | hanged | hanged |
| know* | knew | known |

| *Present Tense* | *Past Tense* | *Perfect Participle* |
|---|---|---|
| lay* (to place) | laid | laid |
| lie* (to recline) | lay | lain |
| ride | rode | ridden |
| ring | rang, rung | rung |
| rise | rose | risen |
| run* | ran | run |
| see* | saw | seen |
| set* (to place) | set | set |
| sing | sang, sung | sung |
| sink | sank, sunk | sunk |
| sit* (to be seated) | sat | sat |
| speak* | spoke, spake | spoken |
| spring | sprang, sprung | sprung |
| steal | stole | stolen |
| strike | struck | struck, stricken |
| swear | swore | sworn |
| swell | swelled | swelled, swollen |
| swim | swam, swum | swum |
| take* | took | taken |
| teach | taught | taught |
| tear | tore | torn |
| throw* | threw | thrown |
| wear | wore | worn |
| write | wrote | written |

## Past Tense and Perfect Participle

1. Use the past tense form of the verb, not the perfect participle, to express past tense; as, "I *did* it." (Not *done* it.) "We *saw* him yesterday." (Not We *seen* him yesterday.)

2. Use the perfect participle after an auxiliary verb; as, "He *has gone* home." (Not He *has went* home.)

3. Use the present infinitive (the infinitive without *have*) when the time expressed by the infinitive is the same as or after the time expressed by the principal verb; as, "I am glad *to meet* you." "I had intended *to visit* you."

4. Use the perfect infinitive (the infinitive with *have*) when the time expressed by the infinitive is before the time expressed by the principal verb; as, "I am glad *to have met* you."

After the verbs *mean, expect, hope intend*, and the like, use the present infinitive, because one cannot mean, expect, hope, or intend to do something in the past.

## Exercise 30

*Tell which of the italicized words is correct, and why:*

1. He had *gone—went* home before the storm *began—begun*. 2. I had *begun—began* my work before he came. 3. I *saw—seen* the book lying on the table before I *began—begun* to read. 4. I intended *to go—to have gone* yesterday. 5. The wind *blowed—blew* hard all day. 6. The window pane was *broke—broken* by James. 7. John *come—came* home yesterday. 8. They all *done—did* exceptionally well at the closing exercises. 9. Has John *come—came* home yet? 10. I *did—done* it myself. 11. I had hoped *to finish—to have finished* the work before you came. 12. One can never tell whether he has *chosen—chose* rightly. 13. Have you *eat—ate—eaten* your dinner? 14. He would have *froze—frozen* to death if we had not *saw—seen* him and *taken—took* him home. 15. I had hoped *to see—to have seen* you at church. 16. The tree has *fell—fallen* across the road. 17. We *drank—drunk* some milk, and when we had *drank—drunk* enough, we went on our way. 18. I am pleased *to have—to have had* the privilege of serving you. 19. There is a leaf *tore—torn* out of my book. 20. Have you *gave—given* your lesson proper attention? 21. Has he *went—gone* to town? 22. Have you ever *rode—ridden* a bicycle? 23. He was reported *to rescue—to have rescued* the boy from drowning. 24. He *threw—throwed* a stone at me and *ran—run* for home. 25. He has *ran—run* a mile. 26. Was such a sight ever *saw—seen* before? 27. I am glad *to have—to have had* the opportunity of seeing Niagara Falls. 28. I *saw—seen* it. 29. Has he ever *spoke—spoken* to you about the matter? 30. The money was *stole—stolen*. 31. Some one has *took—taken* my pencil. 32. Have you *did—done* it yet? 33. How the boy has *growed—grew—grown*! 34. He *give—gave* me a present. 35. Had you *wrote—written* the letter before I *come—came* in? 36. The bell was *rang—rung* at the usual time. 37. The wind *blowed—blew* furiously yesterday, and it has *blowed—blew—blown* even more furiously today. 38. We had *drove—driven* ten miles when a storm *come—came* up. 39. He *dived—dove* into the water. 40. They *drawed—drew* a draft on the debtor. 41. Has the clerk *showed—shown* any special aptitude for the work?

## Shall and Will

Careful writers and speakers discriminate carefully in the use of *shall* and *will*. The following rules govern the ordinary uses of these words:

1. *Shall* is used with *I* or *we* to express simple futurity, that is, what the speaker expects or intends to do, or to express what is beyond the control of the will.

2. *Shall* is used with any subject other than *I* or *we* to express a promise or determination on the part of the speaker.

| | |
|---|---|
| *Simple Futurity* | I *shall* go tomorrow morning.<br>We *shall* not go to the game.<br>I *shall* soon be twenty-one. |
| *Condition Beyond the Control of the Will* | I fear that I *shall* be late.<br>We *shall* be glad to hear from you.<br>I hope that we *shall* enjoy the play.<br>We *shall* be delighted to see you. |
| *Promise* | You *shall* hear from me soon.<br>He *shall* have his pay today.<br>They *shall* be amply rewarded. |
| *Determination* | You *shall* not go with us.<br>They *shall* not pass.<br>He *shall* not be permitted to go.<br>He *shall* be punished for the act. |

1. *Will* is used with *I* or *we* to express a promise, willingness, or determination on the part of the speaker.

2. *Will* is used with any subject other than *I* or *we* to express simple futurity—what will happen in the future.

| | |
|---|---|
| *Promise or Willingness* | I *will* write you tomorrow.<br>We *will* ship the goods today.<br>I *will* do the work for you. |
| *Determination* | I *will* not permit him to stay.<br>We *will* compel him to leave.<br>I *will* not submit to such treatment. |
| *Simple Futurity* | He *will* be at home tomorrow.<br>They *will* leave this week.<br>She *will* enter college this year. |

### SHALL AND WILL IN QUESTIONS

1. *Shall* is used with *I* or *we* in asking questions.

Examples: *Shall* I see him for you? *Shall* we call?

2. With other subjects, *shall* or *will* is used in questions according as *shall* or *will* is expected in the answer.

Examples: *Shall* you go? Answer, I *shall* go. (Simple futurity.) *Will* you go? Answer, I *will*. (Promise.)

**Should** and **would**—These words follow the same rules as *shall* and *will*.

## Exercise 31

*Tell which of the italicized words is correct, and why. In the sentences in which either* SHALL *or* WILL *may be used, explain the meaning of each:*

1. I do not know when I *shall—will* return. 2. We *shall—will* not go if it rains. 3. He thinks she *will—shall* be elected. 4. I think he *will—shall* be elected. 5. We *will—shall* all be greatly benefited by the new arrangements. 6. We *would—should* like to grant your request, but we are not in a position to do so. 7. They *will—shall* not elect their candidate if we can prevent it. 8. I fear that we *shall—will* be late. 9. I *shall—will* never consent to his going so far away. 10. I am determined that you *shall—will* obey me. 11. I *will—shall* not be ready for some time. 12. We fear that we *shall—will* not be able to go. 13. *Shall—will* we go tomorrow? 14. We *would—should* be glad to hear from you. 15. *Shall—will* we go to the lecture this evening? 16. You *shall—will* know my answer tomorrow. 17. *Shall—will* you go to the lecture this evening? 18. I *shall—will* go abroad in the spring. 19. I *will—shall* be under obligation to you if you can grant me the favor. 20. I *will—shall* be disappointed if he does not come. 21. We *shall—will* be greatly obliged to you if you *will—shall* do it for us. 22. I *will—shall* drown, because nobody *will—shall* help me. 23. If he were here, I *should—would* be pleased to meet him. 24. I hope we *will—shall* be in time to get good seats. 25. We feared that we *would—should* get caught in the rain. 26. We *shall—will* be pleased to have you call at our showrooms and inspect our new stock. 27. We *shall—will* represent only reliable houses.

### Sit and Set

*Sit* means *to recline;* it is an intransitive verb.
Example: They are *sitting* on the porch.
*Set* means *to place;* it is a transitive verb.
Example: *Set* the lamp on the table.

### Lie and Lay

*Lie* means *to recline;* it is an intransitive verb.
Example: He *lies* there every day.
*Lay* means *to place;* it is a transitive verb.
Example: Please *lay* this book on the shelf.

### Rise and Raise

*Rise* means *to move upward;* it is an intransitive verb.
Examples: The bread is *rising.* The river has *risen.*
*Raise* means *to cause to rise;* it is a transitive verb.

Observe that the verbs *set, lay,* and *raise* are transitive, and hence, always require objects; and that *sit, lie,* and *rise* are intransitive, and never take objects. In the passive voice always use the transitive verb, because only transitive verbs can become passive.

### Exercise 32

*Tell which of the italicized words is correct, and why:*

1. He *sat—set* the pail on the bench. 2. I remember when the corner-stone was *laid—lain.* 3. I *sat—set* there last year. 4. Go and *lay—lie* down. 5. The coat *sets—sits* well. 6. When Romeo saw Juliet *lying—laying* in the casket, he *lay—laid* down by her side and drank the poison. 7. Please *set—sit* still while I am *laying—lying* on the couch. 8. May I *set—sit* here? 9. The books are *laying—lying* on the table. 10. I *set—sat* the basket near the tree. 11. It *laid—lay* where it fell. 12. *Set—sit* down a moment. 13. He has been *setting—sitting* there all afternoon. 14. Prices have *raised—risen* rapidly. 15. The bird is *setting—sitting* on its eggs. 16. Let them *lay—lie* where they are. 17. He *laid—lay* there for more than an hour. 18. The river has *raised—risen* two feet. 19. I have *lain—laid* it there many times. 20. She has been *sitting—setting* there for a long time. 21. The book is *lying—laying* where I *lay—laid* it. 22. Have you *laid—lain* the book away? 23. He *lay—laid* the book aside and *lay—laid* down to rest. 24. The balloon *rose—raised* slowly to a great height.

## PROPERTIES OF THE ADJECTIVE

**151.** Adjectives have but one property; namely, *comparison.*

**152.** **Comparison** is a variation in the form of the adjective to express different degrees of quality.

**153.** There are three degrees of comparison: **the *positive,*** the *comparative,* and the *superlative.*

**154.** The **positive degree** expresses a quality without a comparison; as, "The man is *tall.*" "We climbed a *high* hill."

**155.** **The comparative degree** expresses a higher or lower degree of quality than is expressed by the positive degree; as, "He is the *taller* of the two men." "He is *older* than I."

**156.** The **superlative degree** expresses the highest or lowest degree of quality; as, "He is the *youngest* boy in the class." "She is the *tallest* of the three girls."

**157.** Adjectives of one syllable and many adjectives of two syllables usually form the comparative by adding *er,* and the superlative by adding *est;* as, *tall, taller, tallest; able, abler, ablest.*

**158.** Some adjectives of two syllables and all adjectives of more than two syllables form the comparative by prefixing *more* or *less* to the positive degree; and the superlative by prefixing *most* or *least* to the positive degree; as, *fragrant, more fragrant, most fragrant; beautiful, more beautiful, most beautiful.*

In forming the comparison of regular adjectives of two syllables affix *er* and *est,* or prefix *more* and *most* according to which sounds the better.

A few adjectives are compared irregularly; as, *good, better, best; bad, worse, worst; much, more, most; little, less* or *lesser, least; many, more, most; ill, worse, worst.*

### Correct Use of the Adjective

**159.** The comparative degree of the adjective is used when comparing two objects; as, "He is the *taller* of the two boys."

**160.** The superlative degree of the adjective is used when comparing three or more objects; as, "He is the *tallest* of the five brothers."

**161.** When the comparative degree of an adjective is used with *than*, the thing compared must always be excluded, by the use of *other, else,* etc., from the class of things with which it is compared; as, "Texas is larger than any *other* state in the Union."

The sentence, "Texas is larger than any state in the Union," would mean that Texas is not a state in the Union, or that Texas is larger than itself.

**162.** When an adjective is united with a noun to form a compound adjective, the singular form of the noun is used; as, a *three-foot* measure; a *forty-foot* lot; a 30-*day* note.

**163.** When a plural adjective modifies a noun, the noun must also be plural; as, "We walked three *miles*." (Not three *mile*.)

**164.** When preceded by an adjective expressing number, *pair, dozen, head, score, gross* and *hundred,* retain the singular form; as, two *dozen* of eggs; four *pair* of shoes; twenty *gross* of pens.

**165.** *This* and *that* are the only adjectives that are inflected for number. Use *this* and *that* with singular nouns, and their plurals *these* and *those* with plural nouns; as, *this* sort, *these* sorts; *that* kind, *those* kinds.

**166.** The words *first* and *last* when used with adjectives that express number are placed before the adjective; as, the *first* ten pages; the *last* three lessons.

**167.** Adjectives denoting qualities that can not exist in varying degrees, such as *round, square, perfect, perpendicular,* etc., are not usually compared; as, "This is *more nearly perfect* than that." (Not *more perfect*.)

Some of the best writers of English, however, compare these adjectives on the theory that they are not used in their strict sense.

**168.** When two or more adjectives modify the same noun, the article is used before the first adjective only; as, "*A* red, white, and blue flag." (One flag.)

**169.** When two or more adjectives modify different nouns, one of which is expressed and the rest understood, the article is used before each adjective; as, "*The* red and *the* white cottage are mine." Here *cottage* is understood after *red.*

**170.** *Kind of, sort of, manner of* should not be followed by *a* or *an*; as, "What *kind of* machine have you?" (Not What *kind of a* machine?) "What *manner of* man is he?" (Not What *manner of a* man?)

**171.** When two or more nouns following each other denote the same person or thing, the article should be used before the first noun only; as, "*The* editor and publisher (one person) of the magazine was at the convention."

**172.** When two or more nouns following each other denote different persons or things, the article should be used before each noun; as, "*The* editor and *the* publisher (two persons) are at the convention."

## Exercise 33

*Tell which of the italicized words is correct, and why:*

1. He lives seven *mile—miles* from here. 2. He measured the lot with a *three-foot—three-feet* stick. 3. Which is the *older—oldest*, James or Henry? 4. *This—these* kind is the *more expensive—most expensive* of the two. 5. The farmer exchanged two *barrels—barrel* of potatoes for fifty *pound—pounds* of sugar. 6. He is the *smaller—smallest* of the two. 7. The room is twenty *foot—feet* square. 8. We have just returned from a *five-mile—five-miles* drive. 9. We saw a herd of ninety *head—heads* of cattle. 10. I do not know which of the two books I like the *best—better*. 11. *This—these* kind of apples is better than those. 12. He is the *elder—eldest* of the boys. 13. We were going at

the rate of forty *mile—miles* an hour. 14. Which is the *best—better* of the two? 15. *This—these* sort of expressions should be avoided. 16. You will always find *those—that* kind of people.

### Exercise 34

*Correct the following sentences (some are correct):*

1. Goldsmith, the poet and the novelist, died in 1774. 2. I do not like that sort of a machine. 3. There is no metal so useful as iron. 4. He is the most active of all his companions. 5. Do you know what kind of an apple this is? 6. He is better known than any other man in this city. 7. She has an active and an energetic mind. 8. A large and a small house occupied the lot. 9. The secretary and treasurer do not agree on the subject. 10. Solomon was a wise and good king. 11. What manner of man is he? 12. James is taller than any member of his class. 13. New York is larger than any city in the United States. 14. He was a great and a good man. 15. What kind of a typewriter have you?

## COMPARISON OF ADVERBS

**173.** Adverbs, like adjectives, admit of comparison.

1. Some adverbs are compared by adding *er* and *est;* as, *fast, faster, fastest; late, later, latest.*

2. Many adverbs are compared by prefixing *more* and *most;* as, *wisely, more wisely, most wisely; eagerly, more eagerly, most eagerly.*

3. Some adverbs are compared irregularly; as, *well, better, best; badly, worse, worst.*

**Cautions.** Do not use two negatives to express negation; as, "I don't want *anything*." (Not I don't want *nothing*.)

**174.** *Good* is an adjective and should not be used as an adverb; as, "He did the work *well*." (Not He did the work *good*.) *Well* is either an adjective or an adverb.

**175.** Do not use the adjective *near* when the adverb *nearly* is required; as, "He is not *nearly* so well today."

In this sentence, *nearly* is the correct form, because it modifies the adverb *so*.

### Position of Adverbs and Adjectives

**176.** Place adjectives and adverbs and adjective and adverbial phrases and clauses where they will modify the word intended; as, "We have a fine line of children's *elegant* suits." (Not *Elegant* children's suits.) "The meaning *of his presence here* is unmistakable." (Not The meaning is unmistakable *of his presence here.*)

### Exercise 35

*Correct the following sentences (some are correct):*

1. I only saw your brother for a moment. 2. They had almost reached home when the storm began. 3. Please return the goods that were damaged to us by express immediately. 4. I wish to order only fifty copies at this time. 5. Do you take the medicine the doctor gave you regularly? 6. He will do whatever he undertakes to do in a satisfactory manner. 7. I don't want nothing. 8. He gave her the money that she asked for willingly. 9. The letter was printed in two colors that blew out of the window. 10. The president must sign the contract, as well as the secretary and treasurer. 11. We have good ladies' shoes at exceedingly low prices. 12. Wanted—A bookkeeper by a real estate firm who can also operate a typewriter. 13. He stopped asking questions abruptly and left the room. 14. I wish that you would read the book that we are sending you very carefully. 15. I only intended to stay a few days. 16. Did you return the machine to the factory that was unsatisfactory. 17. The manufacture of sugar is only profitable when conducted on a large scale. 18. I merely intend this as a suggestion. 19. I shall only name those that made a good record. 20. Every kind of soap is not suitable for laundry work. 21. He explained why he could not wait very courteously. 22. The book is one of the most practical ever published that we are sending you.

### ADJECTIVE OR ADVERB

**177.** When a word relates to the predicate by denoting the manner of action, it should be an adverb; but when it expresses some quality or condition of the subject, it should be an adjective. Nearly all verbs express action of some kind and are, therefore, followed by adverbs to show the manner of the action; as, "The physician examined the

patient *carefully;* i. e., *with care* or *in a careful manner.*" A few verbs, however, such as *seem, smell, taste, feel, appear, look, sound, become,* do not express action, and these are followed by adjectives expressing a condition of the subject; as, "The milk tastes *sour.*" "I feel *bad.*" "We arrived *safe;*" i. e., "We arrived *in good condition.*"

Verbs that express action may, when the sense requires it, be followed by an adjective expressing a state or condition of the subject; as, "He stood *firm.*" "The child sat *still.*" "The moon rose *bright.*"

### Exercise 36

*Tell which of the italicized words is correct, and why:*

1. He acted *different—differently* from his brother. 2. The flowers smell *sweet—sweetly.* 3. You do not write *plainly—plain* enough. 4. Doesn't she look *beautiful—beautifully* in her new dress? 5. He has a *remarkable—remarkably* clear intellect. 6. How *strange—strangely* it seems here! 7. He acted *strange—strangely.* 8. This pen does not write *good—well.* 9. Walk as *quiet—quietly* as possible. 10. That is *easier—more easily* said than done. 11. I always feel *awkward—awkwardly* in their presence. 12. I do not feel *good—well* this morning. 13. You must speak more *distinct—distinctly.* 14. The goods arrived *safe—safely.* 15. He did the work very *satisfactory—satisfactorily.* 16. He did not act *proper—properly.* 17. It is *considerable—considerably* cheaper to ship the goods by freight. 18. I feel *bad—badly.* 19. He will *probable—probably* leave tomorrow. 20. The teacher spoke *harshly—harsh* to the lad after she found he had acted *dishonorable—dishonorably.* 21. I feel *miserable—miserably* this morning. 22. We were disappointed to learn how *bad—badly* the business had been managed. 23. It is not *near—nearly* so cold today as it was yesterday. 24. She was dressed *suitable—suitably* for the occasion.

## CORRECT USE OF PREPOSITIONS

Care should be exercised to use appropriate prepositions. Following are some of the most important combinations:

1. Adapted *to* a thing, *for* a purpose, adapted *from* a production.
2. Agree *to* a thing proposed, *with* a person, *on* or *upon* something determined.

3. Angry *at* a thing, *with* a person.
4. Appropriate *to* ourselves, *for* a purpose, *from* an author.
5. Arrive *in* a large city or *in* a country, *at* a small place.
6. *Beside* means *by the side of; besides* means *in addition to.*
7. *Between* refers to two things or groups of things; *among* to more than two.
8. *By* usually denotes the agent; *with,* the instrument.
9. Confide *in* means to place confidence in; confide *to* means to intrust to one's keeping.
10. Correspond *with* persons, *to* or *with* a thing.
11. Die *of* a disease, *from* hunger, *by* violence, *for* another.
12. Differ *with* in opinion, *from* in quality or appearance.
13. Different *from.* (Not *to* or *than.*)
14. Enter *upon* duties, *at* a given point, *into* agreements.
15. *In* denotes position within; *into* denotes entrance.
16. Suitable *to* one's station, *for* a purpose.

## Exercise 37

*Tell which of the italicized words is correct, and why:*

1. The jury disagreed *between—among* themselves. 2. Come *in—into* the room and sit down. 3. I was *at—in* New York when it happened. 4. He died *with—of* fever. 5. The children divided the apples *between—among* themselves. 6. Put it *in—into* the desk. 7. The property was divided *among—between* the two boys. 8. He is especially adapted *to—for* this work. 9. He adapted himself *to—for* the circumstances. 10. I differ *from—with* you in regard to this matter. 11. You differ *with—from* him in appearance. 12. He was killed *by—with* lightning. 13. He went *in—into* the house. 14. Who *besides—beside* you was there? 15. We could not agree *about—on* the matter. 16. I agree *with—to* the proposition. 17. We shall arrive *in—at* New York at three o'clock. 18. He arrived *in—at* America on the first day of May. 19. Life in the country is different *than—from—to* what it is in the city. 20. Put some coal *in—into* the scuttle, and take it *in—into* the house. 21. He entered *in—at* the rear door. 22. Are you angry *with—at* me? 23. The dress is not appropriate *to—for* the occasion. 24. Thousands die *of—from* starvation. 25. He confided his secret *to—in* his brother. 26. He will not enter *in—into* any agreement with them. 27. They appropriated a sum of money *to—for* the Red Cross.

# BUSINESS LETTERS

## HOW TO WRITE THEM

BY

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# THE PARTS OF A LETTER

Custom requires that the business letter shall follow certain prescribed forms, and any deviation from these is likely to create an unfavorable impression.

The business letter consists of six distinct parts, each of which merits careful study. These are—

1. The heading.
2. The inside address.
3. The salutation.
4. The body.
5. The complimentary close.
6. The signature.

## The Heading

**The letterhead.**—The heading consists of the name and address of the firm. It may include the names of the officers and any essential information, such as the telephone number, list of branch offices, and so on. To include too much in the letterhead tends to detract from its appearance and to distract the reader's attention from the message. The function of the letterhead is to represent the firm, not to advertise it.

**The date.**—The date should, as a rule, be written about two spaces—one-third of an inch—below the last line of the letterhead and should end approximately even with the right-hand margin, as shown in the model letter on page 2, or it may be centered under the heading, as shown in the model letter on page 4.

**Position of the heading.**—When the heading is wholly typewritten or written by hand, it should begin from one and one-half to two inches from the top of the page, depending on the length of the letter and the size of the paper. It should not begin to the left of the middle of the page and

*Letterhead*

HAMPSHIRE PAPER COMPANY
MAKERS OF
OLD HAMPSHIRE BOND
SOUTH HADLEY FALLS, MASS.

*Date*

June 22, 1925.

*Inside address*

Acme Mfg. Company,
Portland, Oregon.

Attention of Mr. H. J. Cameron, Manager.

*Salutation*

Gentlemen:

*Body of the letter*

There is just one more point in connection with Old Hampshire Bond that we should like to take up with you.

Don't lose the perspective. Don't consider that because the amount of stationery you use is large you can't afford Old Hampshire Bond.

If Old Hampshire is profitable to a concern writing five letters a day, it is ten times more so where fifty letters are written. You see all of the letters, but the man you are writing to sees but one of them. And suppose he is just the man you want most to influence.

If the request meets your approval, we should appreciate an expression from you regarding Old Hampshire Bond.

*Complimentary close*

Yours very truly,

*Signature*

Hampshire Paper Company.

should end approximately even with the right-hand margin. It may occupy one, two, or even three lines, depending upon the width of the paper and the information given. If the heading is typewritten, it may be indented or blocked; but if it is written by hand, it is better to use the indented style.

**Punctuation of the heading.**—Punctuation of the heading may be *closed* or *open*, that is, punctuation marks may or may not be used at the ends of lines. In closed punctuation, a comma should be placed at the end of each line except the last, which should be followed by a period. If open punctuation is preferred, no marks are used at the ends of lines except the period after abbreviations. Observe that a comma is always used between the city and the state and between the day of the month and the year. Observe also that a period is used after all abbreviations, and that in closed punctuation when an abbreviation comes at the end of any part except the last, both the period and the comma are used.

The following illustrations show the arrangement and the punctuation of the heading of a letter:

(1)

1222 Woodward Avenue,
Detroit, Michigan,
February 5, 1925.

or

1224 Woodward Avenue,
Detroit, Michigan,
February 5, 1925.

(2)

University of Chicago,
Chicago, Illinois,
March 14, 1925.

or

University of Chicago
Chicago, Illinois
March 14, 1925

(3)

Box 351, Atlanta, Georgia,
February 16, 1925.

STANDARD RIBBON COMPANY
ROCHESTER, NEW YORK

June 23, 1925

Acme Securities Company
Buffalo, New York

Gentlemen: Attention of Mr. J. B. Enders

This is an age of progress and invention. In the modern office new ways of cutting costs are being found every day.

Did you ever stop to figure what you pay out each year for typewriter ribbons? A small item, you may say. That is true, perhaps, compared with some other office expense, but I venture to say the actual figures would surprise you.

The inclosed folder describes a method of buying typewriter ribbons that is saving many well-known concerns as high as 50% every year.

You, too, can make this worth-while saving. Just sign and mail the inclosed card. We will quote you prices, give you all details, send a sample ribbon free, or ship you an outfit on approval.

Your typewriter is no better than its Ribbon. Acme Brand ribbon is the best made regardless of price. It insures neat, clean work and the utmost economy.

Mail the card now, before you lay this letter aside and let us give you the details of this novel method of buying typewriter ribbons.

Yours very truly

CJC-MC
Enc. 2

C. J. Crowe

LETTER ILLUSTRATING BLOCK STYLE AND OPEN PUNCTUATION

## Notes

1. Observe that no comma is used between the month and the day of the month, or between the number and the name of the street.

2. The name of the city should never be abbreviated. The name of the state, if long, may be abbreviated. Ohio, Iowa, Maine, Idaho, Utah, and Oregon should not be abbreviated.

3. *Th*, *st*, and *d* should not be used in the heading after the day of the month. Write *July 24, 1925*, not *July 24th, 1925*.

4. The date should be written in full; as, *July 24, 1925*, not *7/24/25*, nor *July 24, '25*.

5. May, June, and July should not be abbreviated. The other months may be abbreviated, but generally it is better to write March, April, and August in full.

6. The date should not be written on a line with the last line of the letterhead, because it destroys the symmetry of the letterhead, and because the typewritten part does not harmonize with the printed part.

7. If a letter is written from a large city, the heading should contain the street and number or the post-office box, or if written from a club, college, hotel or the like, the heading should contain this information.

## Exercise 1

Write the following headings, referring to the models for the proper position, arrangement, punctuation, and capitalization:

1. arcanum ohio april 15 1925.
2. 1245 east michigan avenue may 2 1925 jackson michigan.
3. detroit michigan 314 majestic building june 24 1925.
4. june 18 masonic temple 1925 st louis missouri.
5. columbus ohio june 16 1925 ohio state university.

## The Inside Address

The inside address consists of the name and address of the person or firm to whom the letter is written. It may consist of two, three, or even four lines. In business correspondence, it precedes the body of the letter and should begin from six to twelve spaces—one to two inches—below

the date line. In social and official correspondence, it is placed below the body of the letter, beginning at the left-hand margin.

There are two styles of inside address in common use—the *indented* and the *block*. The block style is preferred by many because of its good appearance and economy of execution.

**Punctuation.**—A comma should be placed at the end of each line of the inside address except the last, which should be followed by a period. If a title, such as Secretary, President, or Manager, is used after the name, a comma should be placed between the name and the title. If open punctuation is preferred, no marks are used at the end of lines, except periods after abbreviations.

The following illustrations show the correct forms of the inside address:

(1)
Mr. W. L. Wallace,
1246 Chestnut St.,
Philadelphia, Pa.

(2)
Funk & Wagnalls Company,
354-360 Fourth Avenue,
New York City, New York.

(3)
Mr. L. J. Wright, Cashier
Peninsula National Bank
101 Philadelphia Street
Portland, Oregon

(4)
Mr. Henry B. Joy, President,
Packard Motor Car Company,
Detroit, Michigan.

(5)
Messrs. E. P. Dutton & Co.
661 Fifth Avenue
New York, N. Y.

### Notes

1. Spell out in full *Street, Avenue, Boulevard, Building,* etc., unless the length of the line requires that they be abbreviated. Some firms omit the street address from the inside address, but it is better, as a rule, to include it.

2. If the indented style is used, the second line of the address should be indented the same as the first line of each paragraph—either five or ten spaces on the typewriter. If the address consists of three lines, the third line should begin a corresponding distance to the right of the second line.

### The Salutation

The salutation is the term of respect or courtesy used to introduce the letter. It is placed below the address beginning at the left-hand margin. The choice of the salutation depends on the degree of familiarity existing between the writer and the person to whom the letter is written.

The proper salutation of a purely business letter is *Gentlemen, Dear Sir, Dear Madam,* or *Ladies. My dear Sir* and *My dear Madam* are slightly more formal and are, therefore, used less frequently.

If the writer is slightly acquainted or has had correspondence with the reader, *My dear Mr. Smith, My dear Miss Jones, My dear Mrs. Palmer* may be used. If the writer is well known to the reader or if a personal tone is desired, *Dear Mr. Smith, Dear Miss Jones, Dear Mrs. Palmer* are permissible.

In addressing a firm composed of a man and a woman, the proper salutation is *Dear Sir and Madam.* If composed of men and women, the preferable saluation is *Ladies and Gentlemen,* although *Gentlemen* is permissible.

The proper salutation to use in addressing a firm doing business under a personal name, such as *Henry's, John Brown, Inc.,* is *Gentlemen,* not *Dear Sir.* No title should precede the name.

**Punctuation.**—The salutation is followed by a colon.

The following models illustrate the correct forms of the inside address and the salutation:

(1)
Mr. John H. Benson,
840 Michigan Avenue,
Chicago, Illinois.

Dear Sir:

(2)
Miss Mary Littler,
Denver, Colorado.

Dear Madam:

(3)
Funk & Wagnalls Company,
354-360 Fourth Avenue,
New York City, New York.

Gentlemen:

(4)
Mr. Henry Brewer, Vice-President
Winchester Repeating Arms Co.
New Haven, Connecticut

Dear Sir:

## Notes

1. The salutation *Sir* or *Madam* is used only in official or very formal correspondence.

2. *Dear Friend, My dear Friend, Dear Hall,* etc., show affectionate regard and should be confined to social letters.

3. If the person addressed is a girl known to be in or just past her teens, *Dear Miss Blank* is preferable to *Dear Madam.*

4. Observe that *dear* is capitalized only when it is the first word of the salutation.

## Titles

Courtesy and custom require that a title be used either before or after every name, except when writing to a corporation or a society. It is a mark of respect that should never be omitted, especially when addressing an individual.

**Titles of courtesy.**—The titles of courtesy that are used in the address of business letters are *Mr.*, *Messrs.*, *Esq.*, *Miss*, *Misses*, *Mesdames*, *Dr.*, *Rev.*, *Prof.*, and *Hon.*

*Mr.* is applied to all men who have no other distinctive title; as, *Mr.* Paul G. Henderson.

*Messrs.*, the abbreviation of *Messieurs*, the French for *Gentlemen*, is the correct title to use when addressing two or more men engaged in business under a name that, in some way, implies the personal element; as, *Messrs.* Lyons & Carnahan; *Messrs.* J. C. Matthews & Co.; *Messrs.* John L. Harrison & Sons. It is also used in addressing two or more men not associated in business; as, *Messrs.* Brown, Hamlin, and Jennings. It should not, however, be used where the word *the* may be placed before the firm name; as, (the) J. C. Matthews Company, not *Messrs.* J. C. Matthews Company.

*Esq.*, the abbreviation of *Esquire*, is a title given especially to lawyers and justices of the peace, but it may be applied to any man as a mark of respect; as, Thomas E. Barkworth, *Esq.*

*Miss* is the title given to an unmarried woman. It is not an abbreviation, and should not, therefore, be followed by a period; as, *Miss* Fannie Ward. The plural of *Miss* is *Misses;* as, *Misses* Mary and Kate Harrison, or the *Misses* Harrison.

*Mrs.*, the abbreviation of *Mistress*, is the title applied to a married woman; as, *Mrs.* John C. Smith.

*Mesdames*, sometimes abbreviated *Mmes.*, is the title used in addressing two or more married women; as, *Mesdames* Shaw and Walker.

*Dr.* is the title applied to those who hold a doctor's degree in medicine, dentistry, literature, theology, or philosophy; as, *Dr.* A. B. Robinson.

*Rev.*, the abbreviation of *Reverend*, is the title given to clergymen; as, *Rev.* Ames Maywood.

*Prof.*, the abbreviation of *Professor*, is the title given to those who hold professorships in colleges and universities; as, *Prof.* Charles W. Eliot.

*Hon.*, the abbreviation of *Honorable*, is the title given to men who hold or have held important positions in the national, state, or city government; as, *Hon.* Woodbridge N. Ferris.

**Titles of official position.**—Titles designating official position, such as *Manager*, *President*, *Secretary*, *Superintendent*, etc., should be placed on a line with the name, for the reason

that it adds to the degree of courtesy and also avoids making the second line of the address too long. Such titles should not be abbreviated unless space requires it.

Right: Mr. Evan Johnson, President,
The Office Appliance Company,
417 S. Dearborn Street,
Chicago, Illinois.

Wrong: Mr. Evan Johnson,
President, The Office Appliance Company,
417 S. Dearborn Street,
Chicago, Illinois.

If, however, the name or the title is long, the title may, in order to preserve the balance of the inside address, be placed on the second line or on a line by itself.

Mr. William D. Henderson,
President, The Art Store,
Jefferson City, Missouri.

———

Mr. M. B. Anderson,
Vice-President and General Manager,
Anderson Manufacturing Company,
Indianapolis, Indiana.

**Doubling titles.**—It should be observed that a title of courtesy should not be used after a name when a similar title precedes the name; thus, *Mr.* John Brown, or John Brown, *Esq.*, not *Mr.* John Brown, *Esq.* It is, however, correct to use a title of courtesy before a name and an academic or an official title after the name; as, *Prof.* J. C. Millman, *Ph. D.; Mr.* C. O. Harmon, *Manager.* When addressing a clergyman whose Christian name or initials are unknown, it is correct to use the two titles *Rev.* and *Mr.* or *Rev.* and *Dr.;* as, *Rev. Mr.* Maywood; *Rev. Dr.* Pool.

**Official titles.**—In addressing government officials, church dignitaries, and members of religious orders, many persons are often puzzled as to the proper title and salutation to use.

The formal salutation is *Sir, Honorable Sir, Your Excellency, Reverend Sir,* etc. The informal salutation, indicating an acquaintance or a more intimate tone, is *Dear Mr. Blank, My dear Mr. Blank, Dear Senator, My dear Senator, Dear Mr. President,* etc.

While there are other forms of both titles and salutation that may be used, the following reflect the usage of the best authorities:

| | |
|---|---|
| **The President** | The President,<br>White House,<br>Washington, D. C.<br><br>Sir: *or* Dear Mr. President: |
| **The Vice-President** | Honorable Charles G. Dawes,<br>Vice-President of the United States,<br>Washington, D. C.<br><br>Sir: |
| **Cabinet Officer** | Honorable Frank B. Kellogg,<br>Secretary of State,<br>Washington, D. C.<br><br>Sir: *or* Dear Mr. Secretary: |
| **Senator** | Honorable Woodbridge N. Ferris,<br>United States Senator,<br>Washington, D. C.<br><br>Sir: *or* My dear Senator Ferris: |
| **Congressman** | Honorable Nicholas P. Longworth,<br>House of Representatives,<br>Washington, D. C.<br><br>Sir: Dear Sir: *or* Dear Mr. Longworth: |
| **Judge** | Honorable William Howard Taft,<br>Chief Justice of the U. S. Supreme Court,<br>Washington, D. C.<br><br>Sir: Dear Sir: *or* Dear Judge Taft: |

| | |
|---|---|
| **Governor** | Honorable Alfred E. Smith,<br>Executive Mansion,<br>Albany, New York.<br><br>Dear Sir: *or* Dear Governor Smith: |
| **Mayor** | Honorable John F. Hylan,<br>City Hall,<br>New York City, New York.<br><br>Dear Sir: *or* Dear Mr. Mayor. |
| **Bishop** | Right Reverend Thomas Nicholson, D. D., LL. D.,<br>Bishop of Detroit Area,<br>Detroit, Michigan.<br><br>Right Reverend Sir: *or*<br>Right Reverend and dear Bishop: |
| **Protestant Clergyman** | Rev. Shannon A. Griffith,<br>117 S. Blackstone Street,<br>Jackson, Michigan.<br><br>Dear Sir: *or* Dear Mr. Griffith: |
| **Cardinal** | His Eminence, Patrick Cardinal Hayes,<br>452 Madison Avenue,<br>New York City, New York.<br><br>Your Eminence: |
| **Archbishop** | Most Reverend James J. Keane, D. D.,<br>Archbishop of Dubuque,<br>Dubuque, Iowa.<br><br>Your Grace: *or* Most Reverend and dear Sir: |
| **The Pope** | His Holiness,<br>Pope Pius XI,<br>The Vatican,<br>Rome, Italy.<br><br>Your Holiness: |
| **Priest** | Reverend Joseph Kerr,<br>St. Albert's Church,<br>Detroit, Michigan.<br><br>Reverend and dear Father: |

**Women in Religious Orders**

Reverend Mother Domitilla,
St. Mary's Convent,
Monroe, Michigan.

Reverend Mother: *or* Reverend and dear Mother:

Sister M. Gregoria,
St. John's Academy,
Indianapolis, Indiana.

Dear Sister:

### Exercise 2

Write the following inside addresses, using appropriate titles and salutations. Arrange, capitalize, and punctuate according to the models:

1. c. w. camp (a manufacturer) fargo north dakota.
2. james m adams (a lawyer) webb block jackson mich.
3. a c mills and j w main (partners in business) erie pa.
4. ames maywood (a clergyman) cincinnati ohio.
5. alice m woodson (wife of J. M. Woodson) wheeling w va.
6. bliss and sons (merchants) sumner iowa.
7. claude a swanson (United States Senator) washington d c.
8. helen white (a young lady) dallas texas.
9. c m fleming (Instructor in Mathematics, Technical High School) indianapolis ind.
10. john c smith (doctor of medicine) butte mont.

### The Complimentary Close

The complimentary close consists of those words of courtesy or respect that follow the body of the letter and precede the signature. It should begin about the middle of the page, but may be shifted to the left so that the signature, which usually begins directly under or to the right of the complimentary close, will not extend into the right-hand margin.

In business correspondence the forms that have the sanction of good usage are *Yours truly, Yours very truly, Truly yours, Very truly yours,* etc.

When addressing superiors or high officials, use *Respectfully, Yours respectfully, Respectfully yours, Very respectfully,* etc.

In social correspondence, *Yours sincerely, Yours very sincerely, Cordially yours, Faithfully yours,* etc., are the appropriate terms. These may also be used in business correspondence when a cordial relation exists between the writer and the person addressed.

The complimentary close should always be in harmony with the salutation. For instance, if the salutation is *Dear Sir, My dear Sir, Dear Madam, Dear Miss Blank,* etc., the appropriate complimentary close is *Yours truly, Yours very truly, Very truly,* or *Very truly yours.* If the salutation is *Dear Friend, My dear Friend, Dear John,* etc., the complimentary close is *Yours sincerely, Sincerely yours, Cordially yours,* etc. If the salutation is *Sir,* the appropriate complimentary close is *Yours respectfully, Respectfully yours, Very respectfully,* etc.

**Punctuation.**—The complimentary close is followed by a comma. If open punctuation is preferred, no mark is used.

## The Signature

The signature is the name of the writer or of the firm or corporation of which he is a part or a representative. An individual signature should be written with a pen. Firm names are usually typewritten and followed by the signature of the person responsible for the letter, together with such word or words as indicate his official capacity.

If the writer's signature is not perfectly legible, it should be typed directly below the signature or at the left preceding the typist's initials unless it appears on the letterhead. See model letter on page 4.

The signature is written below the complimentary close, beginning at such a point that it will end at the right-hand margin.

When writing to strangers, a woman should sign her name in such a way that a reply may be properly addressed. The following illustrate the correct forms:

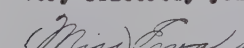
| | |
|---|---|
| **Unmarried woman:** | (Miss) Alice Brown |
| **Married woman:** | Mary E. Stone<br>(Mrs. Henry M. Stone) |
| **Widow:** | (Mrs.) Anna M. Hunter |

When writing to a married woman, she should be addressed *Mrs. Henry M. Stone*, not *Mrs. Mary E. Stone*. A widow should be addressed *Mrs. Anna M. Hunter*.

The following models illustrate the correct forms of the complimentary close and the signature:

(1).
Yours very truly,

(2)
Very sincerely yours,



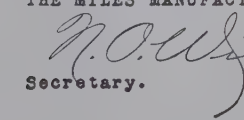
(3)
Yours very truly,

STANDARD TYPEWRITER COMPANY,

President.

(4)
Very truly yours,

THE MILES MANUFACTURING COMPANY,



Secretary.

## Additional Information

**Attention of.**—As a general rule, all correspondence pertaining to the company business should be addressed to the company, not to an individual. If, however, the attention of a particular person is desired, the letter may be addressed to the firm with the words *Attention of Mr. Blank* written two spaces below the inside address at the left-hand margin or on the line with the salutation ending even with the right-hand margin. The salutation should be *Gentlemen*, not *Dear Sir*, or *Dear Mr. Blank*, as it is the firm, not Mr. Blank, that is addressed.

**Identification marks.**—It is generally advisable to have some means of fixing responsibility for each letter sent out over the firm's signature. This is done by typing the initials or the full name of the dictator and the initials or number of the stenographer at the left-hand margin about two or three spaces below the last line of the signature.

**Inclosures.**—If there is an inclosure, the abbreviation *Enc.* should be written one or two spaces below the initials of the dictator. If there is more than one inclosure, the abbreviation is followed by a figure indicating the number.

**Second sheets.**—When a letter requires more than one page, plain sheets of the same size and material as the letterhead should be used for the second and subsequent pages. Never use a letterhead for this purpose. To facilitate identification in case the sheets should become detached, some kind of running title should be used at the top of the second and subsequent sheets, such as the name or initials of the person addressed, the page number, and the date:

L. D. S. No. 2.
L. D. S. —2—
Mr. Leon D. Smith —2— 5/31/25

**Postscripts.**—The postscript, formerly used to express some thought that had been overlooked, is not now ordinarily used for this purpose. It may, however, be used to emphasize some important idea, particularly in a sales letter. In such cases, the abbreviation *P. S.* is, as a rule, no longer used.

**Window envelopes.**—The window envelope is made with a transparent "window" across the lower part of the envelope so that the enclosure, when properly folded, shows the name and address through this window. This style of envelope is used especially for the mailing of bills, statements of accounts, etc. In addition to the time saved in addressing the envelope, the window eliminates the danger of inserting an inclosure in the wrong envelope, as the address is always visible.

## Exercise 3

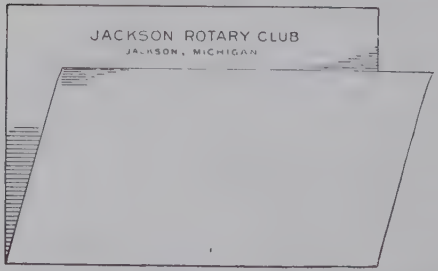
Write the following headings and inside addresses, using appropriate titles and salutations. Arrange, capitalize, and punctuate according to the models:

1. butte mont dec 15 1925 harold m johnson memphis tenn.
2. university building chicago ill oct 25 1925 benjamin a price secretary chamber of commerce jackson mich.
3. july 15 1925 atlanta ga 425 washington ave c m miller president miller mfg company lincoln nebr.
4. st charles minn box 135 sept 5 1925 a w smith and mrs a w smith (man and wife) la crosse wis.
5. philadelphia pa 125 chestnut st nov 16 1924 a w shaw company chicago ill.
6. hutchinson kans march 23 1925 wilson haines & co denver colo.
7. claypool hotel indianapolis ind feb 23 1925 carter & price (a firm composed of unmarried women) hartford conn.
8. 1143 euclid ave cleveland ohio may 14 1925 martin & jones (a firm composed of married women) huntington w va.
9. los angeles california 625 s hope st aug 19 1925 herbert hoover secretary of commerce washington d c

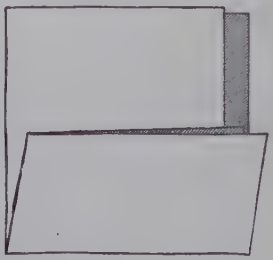
## Folding

**Sizes of paper.**—Business stationery comes in three sizes; standard, half-sheet, and two-fold.

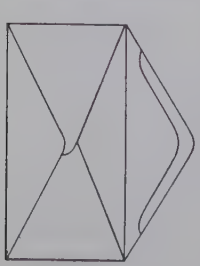
The standard size, 8½ x 11 inches, is folded as follows:




(1) Fold the paper from the bottom so as to leave a margin of about one inch at the top—sufficient, if possible, to leave the firm name visible; (2) crease at the fold, being careful to keep the side edges exactly even; (3) turn the paper so that the folded edge will be at your left; then fold from you a little less than one-third the width of the sheet; (4) fold the left-hand edge toward you, observing that the left and right-hand folds are of the same width, a little less than one-third the width of the sheet.



**Inserting.**—Hold the envelope in the left hand, with the flap opening toward the right; then take in your right hand the letter as it lay after folding, inserting the edge that was last folded.



The two-fold size, 7¼ x 10½ inches, is folded as follows: Fold the bottom from you a little less than one-third the length of the sheet; fold the same width of the top toward you, and insert the edge that was last folded.

## The Envelope Address

The envelope address consists of the name and address of the person or firm to whom the letter is written. It should include the street address or any other information that will facilitate delivery. In both the inside address and the envelope address, the name should be written exactly as the person or firm writes it.

**Position of the address.**—The address should begin slightly below the middle of the envelope and should be so placed that the left-hand margin is a little wider than the right-hand margin.

The two-line address should always be double spaced. If the address consists of more than two lines, it may be single or double spaced, although double spacing is preferable, because it is easier to read.

**Order of the address.**—The name and the title of the person or the name of the firm should be written on the first line, the street address, the box number, or the rural route, on the second, and the city and state on the third, or the state may be placed on the fourth line.

When addressing envelopes with a pen, the name and title should be written on the first line, the street address on the second, the city on the third, and the name of the state on the fourth.

The words *General Delivery, Transient, Personal, Attention of Mr. Blank,* the name of the person in whose care the letter is sent, or any other special directions belong to the lower left-hand corner of the envelope. If preferred, the street address, the rural route, and the box number may also be placed in the lower left-hand corner.

**Style of the address.**—The style of the envelope address should conform to the style of the inside address; that is, both should be blocked or both should be indented. If the

ILLUSTRATION 1

Mr. S. C. Parry, President,
Parry Manufacturing Company,
Indianapolis, Indiana.

ILLUSTRATION 2

Miss Catherine Spencer,
334 Woodward Avenue,
Detroit, Michigan.

c/o Mrs. A. C. Brown.

## Notes

1. Do not use the sign # or *No.* before the street address or the post-office box.

2. When the name of the street is a number, and the house number immediately precedes it, the number of the street should be spelled out; as, *126 Fourth Street*, not *126 4th Street*.

ILLUSTRATION 3

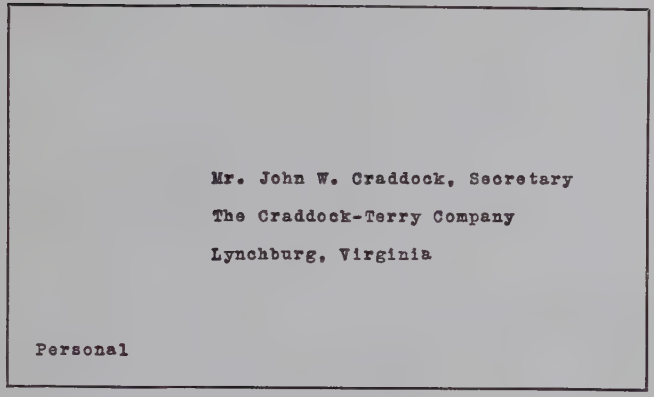
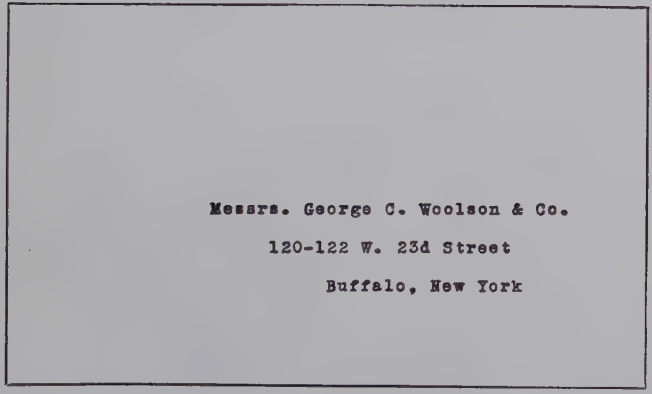



ILLUSTRATION 4




3. When writing to an individual, the street address or the box number should always be given if possible. In writing to firms in cities having a population of twenty thousand or more, the street address should be given, unless the firm is well known.

indented style is used, each subsequent line should begin either five or ten spaces to the right of the preceding line.

**Punctuation of the address.**—A comma should be placed after each line of the envelope address, except the last, which is followed by a period. When the city and state are written on the same line, they should be separated by a comma. If a title follows the name, it should be separated from the name by a comma. If open punctuation is preferred, no marks are used at the ends of lines except periods after abbreviations.

NOTE 1.—The Post Office Department recommends that the name of the state be spelled out in full—never abbreviated.

NOTE 2.—Spell out the name of the street, avenue, etc., unless the length of the line requires that it be abbreviated.

### Exercise 4

Write the following addresses on pieces of paper the size of the ordinary business envelope, using appropriate titles. Arrange and punctuate according to the models:

1. John J. Hill Sumner Iowa
2. James C. Cousins (United States Senator) Detroit Michigan
3. F. J. Simpson (lawyer) 146 5th Ave. Chattanooga Tenn
4. Robb & Robb 272-282 Southern Building Washington D. C.
5. National Envelope Company Cincinnati Ohio
6. O. H. Blackman care of Blackman-Ross Company 10 E 33d Street New York City N. Y
7. S. C. Parry President Parry Manufacturing Co Indianapolis Indiana
8. Frank W. Judson Secretary Midland Glass and Paint Co. Eleventh and Howard Streets Omaha Nebraska
9. George W. Carlton Box 621 Cleveland Ohio
10. Elizabeth Cushing (unmarried) Vassar College Poughkeepsie N. Y
11. Alice and Kate Anderson (unmarried) Durham North Carolina
12. Peter H. Henderson Transient Hutchinson Kansas
13. George Gray Williams Bangor Maine General Delivery

# PUNCTUATION

## CAPITAL LETTERS

RULE 1.—The first word of every sentence should begin with a capital letter.

1. The man who has learned the value of five minutes has gone a long way toward making himself master of life and its arts.

2. We have been informed that you intend to build a new factory, and if so, you will need some supplies.

RULE 2.—The first word of every direct quotation should begin with a capital letter.

1. Pope says, "Hope dwells eternal in the human breast."

2. "I do not believe," he said, "that the report is true."

RULE 3.—The first word of a formal statement or resolution should begin with a capital letter.

1. Resolved, That the government should acquire ownership of coal lands and public utilities.

2. Be it enacted, That a tax of one mill be levied for park improvements.

RULE 4.—The first word of every line of poetry should begin with a capital letter.

> He who has a thousand friends has not a friend to spare,
> And he who has one enemy shall meet him everywhere.

RULE 5.—Every proper noun should begin with a capital letter.

Martha, John Quincy Adams, New York, National Cash Register Company, Federal Trade Commission, American Red Cross.

RULE 6.—Adjectives derived from proper nouns should begin with a capital letter.

*American* from *America*, *English* from *England*, *Christian* from *Christ*, *French* from *France*.

NOTE.—When, by long usage, adjectives have lost all association with the nouns from which they are derived, they are not capitalized; as, *stentorian* from *Stentor, herculean* from *Hercules.*

RULE 7.—Words that are primarily common nouns, such as *street, avenue, boulevard, lake, river, building, park,* etc., when used as parts of proper names, should begin with capital letters.

1. The Northwestern High School is one of the largest high schools in the state.

2. I think Washington Avenue is the most beautiful avenue in the city.

NOTE.—Some newspapers do not capitalize the words *street, avenue, river,* etc., even when used as parts of proper nouns.

RULE 8.—Names of holidays and festivals, the names of the days of the week and the months of the year should begin with capital letters.

Labor Day, Easter, the Fourth of July, New Year's Day, Tuesday, Saturday, September, December.

NOTE.—The names of the seasons should begin with small letters; as, *fall, winter, spring, summer.*

RULE 9.—Names of social, commercial, educational, religious, benevolent, political, and industrial organizations should begin with capital letters.

Chamber of Commerce, the Rotary Club, Columbia University, Methodist Episcopal Church, the Republican party, the United States Steel Corporation.

RULE 10.—The words *north, south, east, west, northwest, southwest,* etc., should begin with capitals when they refer to sections of the country, but not when they refer simply to directions.

1. The wind is from the west today.

2. He spends his winters in the South and his summers in the North.

RULE 11.—Names of important historical epochs, events, and documents should begin with capital letters.

The Middle Ages, the Reformation, the American Revolution, the Declaration of Independence, the Magna Charta.

RULE 12.—In the title of books, essays, etc., all words except prepositions, articles, and conjunctions should begin with capital letters.

I enjoyed reading "The Man without a Country."

RULE 13.—Titles of honor and respect, when they precede the name, and academic titles and titles of official position, when they follow the name, should begin with capital letters.

1. The address was delivered by Senator Borah.

2. Mr. Charles W. Simons, Superintendent of Public Instruction, will deliver the principal address.

3. Prof. J. C. Smithfield, Ph. D., was elected president of the society for a term of two years.

NOTE.—As a rule, when a title designates a particular person, it should begin with a capital letter; as, "The Governor vetoed the bill." "The President delivered the Memorial Day address." But when such words are used merely to designate an office, they should not begin with capital letters; as, "The president of the United States is elected for a term of four years."

RULE 14.—The words *I* and *O* should always be written with capital letters.

RULE 15.—The words *Bible, Scriptures,* and all names of books of the Bible should begin with capital letters.

RULE 16.—All names of the Deity and personal pronouns referring to the Deity should begin with capital letters.

Trust in the Lord and in His mercy, and He will bring it to pass.

RULE 17.—Common nouns, when vividly personified, should begin with capital letters.

Come, gentle Spring.

## THE PERIOD

RULE 1.—A period should be placed after every declarative and every imperative sentence.

1. In every life the post of honor is the post of duty.

2. Never put off until tomorrow what you can do today.

REMARK.—A period is used after a courteous request expressed in the form of a question; as, "Will you please let us have a remittance by Wednesday, April 4."

RULE 2.—The period should be placed after every abbreviation.

1. Rev. John L. Dwight, D. D., LL. D.

2. Sept., Mass., mdse., pc., inst., yd., lb.

NOTE 1.—Do not use a period at the end of display lines, after Roman numerals, nor after contractions in which the apostrophe is used to denote the omission of letters; as, "The Michigan Hay Dealers' Ass'n will meet next week."

NOTE 2.—When the first syllable of a Christian name is used as a substitute for the full name, no period is used; as, Ben, Tom, Dan.

NOTE 3.—The ordinal adjectives 1st, 2d, 3d, 4th, 23d, etc., are not strictly abbreviations, and they do not, therefore, require the period after them.

## THE INTERROGATION POINT

RULE 1.—An interrogation point should be placed after every direct question.

1. Are you satisfied with the way in which the work was done?

2. How many cases of these goods can you use?

NOTE 1.—An indirect question should not be followed by an interrogation point; as, "He asked whether we were going."

RULE 2.—When, in a series of questions, each question is complete in itself, each should begin with a capital letter and be followed by an interrogation point.

Have you a purpose of your own? Is it your desire to make yourself proficient in any line of work? Have you set up before you a mark that is higher than you can conveniently reach? Are you giving any thought to what you may be doing five years from now?

RULE 3.—When the sentence is not complete until the end is reached, the interrogation point should be placed at the end of the sentence.

1. Where shall we deliver the package, at your home or at the office?

2. When shall we call for the work, in the morning or in the afternoon?

NOTE 2.—When several questions have a common dependence on a principal clause, each question should be followed by an interrogation point, and the word following it should begin with a small letter; as, "Shall treachery triumph in this decision? shall robbery? shall assassination? shall murder?

## THE EXCLAMATION POINT

RULE 1.—The exclamation point should be used after an interjection or an exclamatory expression.

Examples: Peace! Peace! Why dost thou question God's providence? What a beautiful night!

**O, Oh.**—*O* is used with the noun of address, especially in earnest or solemn appeal. It is not followed by a mark of punctuation. *Oh* expresses pain, sorrow, surprise, hope, longing, etc. It may be followed by a comma or by an exclamation point. If the emotion runs through the sentence, it is followed by a comma, and the exclamation point or interrogation point is placed at the end of the sentence.

1. O grave, where is thy victory?
2. Oh, what a good time we had!
3. Oh! When did you come?

## THE COMMA

### Series of Words or Phrases

RULE 1.—Words or phrases used in a series in the same construction should be separated by commas.

1. The Kohler will run a cream separator, a churn, a vacuum cleaner, a sewing machine, or an electric fan.

2. To cleanse our opinions from falsehood, our hearts from malignity, and our actions from vice is our chief concern.

REMARK.—While some writers omit the comma when the conjunction is used between the last two members of a series, careful writers use it, unless the last two words are more closely related than the others.

NOTE 1.—When two words, phrases, or subordinate clauses used in the same construction are connected by a conjunction, no comma is required; as, "Education *expands* and *elevates* the mind." When, however, the conjunction is omitted or the words are in contrast, the

comma should be used; as, "The dignity of man consists in *thought, intelligence.*" "He is *poor,* but *honest.*"

NOTE 2.—In such expressions as "A beautiful red rose," no comma is used to separate the adjectives, for the reason that they are not in the same grammatical construction. *Red* modifies *rose; beautiful* modifies the expression *red rose.*

### Transposed Phrases and Clauses

RULE 2.—Transposed phrases and clauses are set off by commas.

1. *On the other side of this letterhead,* you will find a number of extra choice volumes illustrated and described.

2. *If the suit isn't satisfactory,* we will refund your money.

REMARK.—In the natural order, the subordinate clause follows the principal clause, and a phrase follows the word it modifies; hence, when a phrase or a subordinate clause precedes the word it modifies, it is a *transposed element.*

When a sentence begins with a preposition, a participle, or a subordinate conjunction, it contains a transposed element. Subordinate clauses are usually introduced by *if, when, while, as, since, where, though, until, after, before,* etc.

NOTE 1.—When a transposed element is short and closely connected, the comma may be omitted; as, "*At noon* we started on our way home."

NOTE 2.—When an adjective is placed immediately after the word it modifies, it should be set off by a comma or commas; as, "Every exposition, *great* or *small,* has helped to some onward step."

### Exercise 5

Insert commas under Rules 1 and 2:

1. Time effort and money have been spent freely in perfecting this list.

2. When you are again in the market for some of this stock do not forget us.

3. In this mail you will receive a catalog and circular showing our granite iron and aluminum ware.

4. After you have had a chance to look the catalog over carefully I shall be glad to make any further suggestions necessary.

5. Put a dollar bill in the inclosed envelope fill in the blanks on the front and mail it in the accompanying return envelope.

6. If you desire sample copies of the September number of The American Penman we shall be glad to send them on request.

7. When you want a letter an order an invoice or any other office record you want it quickly.

8. Should you order additional goods please enclose a check or money order to cover the additional cost.

9. If you were to get only one really helpful and profitable idea or method out of this course you would be amply repaid for taking it up.

10. Every man and woman is confronted by higher prices for food rent and other necessities.

11. The Addressograph can be used in filling in form letters in heading statements and in addressing envelopes post cards and folders. The work is neat accurate and equal to the best typewriter.

12. Upon receipt of satisfactory credit information we shall be glad to ship the kitchen cabinets without delay.

## Parenthetical Words and Phrases

RULE 3.—Parenthetical words, phrases, and clauses should be set off from the rest of the sentence by commas.

1. It will, *however*, be a few days before we can fill your order.

2. It is, *of course*, a matter of serious concern with us when our goods are not promptly delivered.

3. The clouds seemed to float, *as it were*, lazily on the summer breeze.

REMARK.—Parenthetical expressions are expressions not strictly essential to the meaning, and which may, therefore, be omitted without affecting the main thought of the sentence. The following are some of the expressions commonly used parenthetically: *however, therefore, indeed, perhaps, too, of course, to be sure, in the first place, generally speaking, on the other hand, beyond question.* When the connection is close and the movement of the sentence smooth, parenthetical words need not be set off by commas; as, "He was *perhaps* too hasty."

Some of these words are used as modifiers, and when so used, they are not set off by commas. Thus, in the sentence, "However hard he studies, he improves but slightly," *however* is an adverb modifying *hard.*

NOTE 1.—Words and phrases standing at the beginning of the sentence, and referring to the sentence as a whole rather than to any particular word, though not strictly parenthetical, are set off by commas; as, "*Well*, how do you like it?" "*To be sure*, it is of little importance." Some of the words thus used are *now, well, why, again, further, first, secondly*, etc.

NOTE 2.—Phrases introduced by *together with, in addition to*, etc., and subjects introduced by *as well as*, may be treated as parenthetical; as, "Your letter, *together with a substantial remittance*, was received this morning." "The son, *as well as the father*, deserves much credit."

## Intermediate Expressions

RULE 4.—Intermediate expressions should be separated from the rest of the sentence by commas.

1. Your plan, *so far as we can see at this time*, will work admirably.

2. No state shall, *without the consent of congress*, lay any imposts or duties on imports or exports.

3. His story is, *in several ways*, improbable.

REMARK.—Intermediate expressions are expressions that come between closely related parts of a sentence; as, for instance, between the subject and the predicate, between the parts of a verb phrase, or between the verb and its complement. They are usually phrases or clauses placed, for emphasis or clearness, out of their natural order in the sentence.

If, however, the intermediate expression is restrictive, no comma should be used. Thus, in the sentence, "The tree by the garden wall was struck by lightning," the phrase *by the garden wall* is restrictive, since it restricts, or limits, the meaning of the word *tree* to one particular object of its kind.

## Nouns in Apposition

RULE 5.—Nouns in apposition, together with their accompanying modifiers, should be separated from the rest of the sentence by commas.

1. Your territory, *Michigan* and *Ohio*, is the best district we have open.

2. If you can not call on us, we shall be glad to have our representative, *Mr. C. W. Morris*, call on you when he is again in your city.

3. Mr. J. W. Collins, *our local representative*, will call on you next week.

NOTE 1.—A title following the name of a person should be separated from the name by a comma; as, "W. W. Wheeler, *Secretary*." "The address was delivered by Rev. E. M. Mitchell, *D. D., LL. D.*"

NOTE 2.—When a pronoun is used in apposition for emphasis, or when an appositive is so closely attached that it really limits the word with which it is in apposition, no commas are required; as, "He *himself* could not have done better." "My brother *John* was here yesterday." Here the punctuation indicates that I have more than one brother. The sentence, "My brother, *John*, was here yesterday," means that I have only one brother; *John* is, therefore, explanatory.

NOTE 3.—An equivalent expression introduced by *or* should be set off by commas; as, "The skull, or *cranium*, protects the brain."

### Nouns of Address

RULE 6.—Nouns of address, together with their accompanying modifiers, should be separated from the rest of the sentence by commas.

1. We want you to feel, *Mr. Anderson*, that it is our desire to adjust the matter to your entire satisfaction.

2. *Young man*, you must not forget that talent is only long patience.

3. Yes, *sir*, it was I.

### Exercise 6

Insert commas under Rules 1, 2, 3, 4, 5, and 6:

1. You realize I know that no merchant can grant credit for an indefinite period.

2. We believe gentlemen you will agree that we could not have handled the matter otherwise.

3. We inclose a statement of your account, which as you are aware is now three months overdue.

4. I should feel however that I had been remiss in my duty if I did not extend you one more invitation to become a subscriber.

5. You will I am sure be pleased with the manner in which your order has been handled.

6. Now we wish to impress upon you Mr. Brown the necessity of giving this your immediate attention.

7. After the sheets were printed the envelopes as you know were shipped to the Whiting & Patterson Company envelope manufacturers.

8. True wisdom in general consists in energetic determination.

9. These stoves on account of their appearance and large ovens are good sellers.

10. All mines in Pennsylvania owing to the difference of opinion between the miners and coal operators closed on November 5.

11. We therefore request that you be as frank with us as we were prompt in filling your order.

12. At the request of our representative Mr. G. W. Gable we are mailing you under another cover a copy of our new textbook Burroughs Business Practice Handbook.

13. If on the other hand there is no reason for your not settling then you should of course pay at once.

14. The reason you give is to be sure a very good one.

15. An itemized statement and some of the correspondence together with our draft are inclosed so that you may have all the data at hand.

16. The inclosed samples as well as others that we will send you tomorrow will convince you that our goods are high-grade in every respect.

## Compound Sentences

RULE 7.—The members of a compound sentence, when short and connected by a conjunction, are separated by a comma.

1. We can give you the best quality to be had, and our service will please you in every way.

2. Every man desires to live long, but no man would be old.

3. We missed you, and I hasten to remind you of it.

NOTE 1.—When, however, the members are long and have commas within themselves, they are usually separated by the semicolon even when the conjunction is expressed; as, "If I can carry you with me by sound convictions, I shall be immensely glad; but if I cannot carry you with me by facts and sound arguments, I do not wish you to go with me at all."

NOTE 2.—The members of a compound predicate should not be separated by a comma unless they are long or differently modified; as, "We *have received* your letter of November 15 and *will give* it prompt attention."

## Exercise 7

Insert commas in the following sentences:

1. You can send a man a catalogue but you cannot make him read it.

2. It is a delight to use the book and I shall enjoy having it at my elbow.

3. Perhaps the matter has been overlooked or our letters and statements may have been misplaced.

4. You have not sent us a check in payment nor have you acknowledged our letters.

5. We have tried to be reasonable and courteous in all our letters yet you have ignored them entirely.

6. We are confident that he is honest and that he will meet all his obligations promptly.

7. If there should be any further delay please let us know at once and we will send a tracer immediately.

8. We shall be pleased to submit samples or to have our representative call at your request.

9. We appreciate your business and can give you prompt service and good merchandise at reasonable prices.

10. We have asked the postal authorities to send a tracer and as soon as we receive their report we will notify you of the result.

11. We try very hard to make every shipment in perfect condition and exactly in accordance with your wishes but mistakes will creep in now and then in spite of all we can do.

## Relative and Adverbial Clauses

RULE 8.—Adverbial and relative clauses, when restrictive, are not set off by commas, but when they present additional thoughts, they should be set off.

1. He *who conceals a fraud* perpetrates one himself.

2. Our bills, *which are rendered monthly*, are payable by the 15th of the month following the date of the purchase.

3. He will be here in a few days, *when we will take the matter up with him.*

REMARK 1.—Relative and adverbial clauses are of two kinds; *restrictive* and *nonrestrictive.*

*A restrictive clause* is one that restricts, or limits, the word it modifies; as, "Bring me the book that lies on my desk." The clause *that lies on my desk* is restrictive, because it restricts, or limits, the antecedent *book*, by pointing out the particular book wanted.

*A nonrestrictive clause* is one that introduces an additional thought; as, "Bring me Success Magazine, which you will find on my desk." The clause, *which you will find on my desk*, is nonrestrictive, because it adds an additional fact, the sentence being equivalent to the two thoughts, "Bring me Success Magazine. You will find it on my desk."

REMARK 2.—If the relative or the adverbial clause can be omitted without affecting the meaning of the main clause, or if it can be made a separate sentence, it is nonrestrictive. In the sentence, "The tomato, which is now a common article of food, was scarcely known a century ago," the relative clause, *which is now a common article of food*, may be omitted, or it may be made a separate sentence; thus, "The tomato was scarcely known a century ago. It is now a common article of food."

## Exercise 8

Insert commas in the following sentences:

1. He whose house is made of glass must not throw stones at another.
2. In renewing please return the inclosed stencil which contains your last subscription record.
3. We inclose a statement of your account which is now three months overdue.
4. The road that leads to nowhere is easily followed by the idler.
5. We know that you will want the journal the coming year for it is growing better right along.
6. If you have made the shipment please have it traced as it should have arrived by this time.
7. The man who does right is called upon very often to show his grit.
8. We are pleased to acknowledge receipt of your check which has been passed to your credit.
9. He who is first in point of time is preferred in law.
10. Our representative Mr. C. L. Anderson will call on you in a few days when he will give you full particulars in regard to this matter.

## Omission of the Verb

RULE 9.—When the verb is expressed in one member of a compound sentence and omitted in the others, a comma takes its place.

1. Our first object is to obtain knowledge; our second, to make a proper application of it.

2. One speaker advocated federal power; the other, the rights of the several states.

NOTE.—When such constructions are smooth and no ambiguity would result, the comma is often omitted; as, "One boy studies law, another medicine, a third music."

### Quotations

RULE 10.—A quotation or anything resembling a quotation should be preceded by a comma.

1. Patrick Henry began his great speech by saying, "It is natural to man to indulge in the illusions of hope."

2. The question now is, How shall we know which book to select?

### Ambiguity

RULE 11.—A comma is sometimes used to prevent ambiguity.

1. He who teaches, often learns himself.

2. All that you do, do with your might.

3. To remain in one spot always, prevents the mind from taking comprehensive views of things.

### Words or Phrases in Pairs

RULE 12.—When words or phrases are used in pairs, a comma should be placed after each pair.

1. Honesty and sincerity, truth and candor. are enviable traits of character.

2. The sunny morning and the gloomy night, the bleak winter and the balmy spring, alike speak to us of the Creator's power.

### Contrasted Words or Phrases

RULE 13.—Words or phrases contrasted with each other should be separated by commas.

1. We live in deeds, not years.

2. There are few voices in the world, but many echoes.

3. If your check is raised, you, and not your bank, are responsible.

### Exercise 9

Insert commas and be prepared to give your reasons:

1. Contentment is natural wealth; luxury artificial poverty.

2. Carlyle says "The greatest of faults is to be conscious of none."

3. Anarchy and confusion poverty and distress desolation and ruin are the consequences of war.

4. Equity looks at the intention of the parties and not at the actual words employed in any transaction.

5. After careful consideration of your letter we have decided to hold back your order for a short time.

6. Now this offer will be good only from April 22 to May 22 and we may withdraw it even sooner if we find that our shelves are cleared.

7. The man who neglects his business will soon be without business.

8. I am asking our representative Mr. Chamberlin to get in touch with you and to give you this further information.

9. We will gladly show you without obligation on your part the exact saving possible in your business.

10. Let us consider the reason of the case for nothing is law that is not reason.

11. If after enrollment and completion of our course you prove to be worthy and aggressive we will consider making you our representative in your territory.

12. If you do not find what you want kindly let us know and we will endeavor to make up something to meet your special requirements. On special cuts the price is of course a little higher than on those mentioned in the catalogue.

13. As this may be the most important business of your life we trust that you will accord a short interview to our solicitor Mr. W. C. Bradley when he calls on you which will be within a day or two.

## THE SEMICOLON

### Simple Members

RULE 1.—When the conjunction is omitted between the members of a compound sentence, they should be separated by semicolons.

1. Judges do not decide questions of fact; the jury do not decide questions of law.

2. It is not enough to have a sound mind; the principal thing is to make a good use of it.

3. The blue sky now turned more softly gray; the great watch-stars shut up their holy eyes; the east began to kindle.

NOTE.—When the sentences are short and very closely connected, they may be separated by commas; as, "The fire burns, the water drowns, the air consumes, the earth buries."

### Complex Members

RULE 2.—When the members of a compound sentence are subdivided by commas, they should be separated by semicolons.

If you know of an individual in or around Lansing that you think would be benefited by getting in touch with us, we should be very glad to have you refer him to us; or if you prefer, give us his name, and we shall be very glad to communicate with him.

### Semicolon Before Namely, Viz., Etc.

RULE 3.—The expressions *namely, as, i. e.,* or *that is, viz.,* etc., should be preceded by a semicolon and followed by a comma.

1. We operate in four states; viz., Alabama, Georgia, Louisiana, and Florida.

2. We have five senses; namely, sight, taste, hearing, smell, and feeling.

### Series of Related Clauses

RULE 4.—When several expressions have a common dependence on a principal element, they should be separated from one another by a semicolon.

If you take this course, do so because you want it; because you believe it will be worth much more than the mere tuition fee; because you believe in Mr. Hill and the men who are behind him; and because you believe in your own ability to make good.

### Members Containing Commas

RULE 5.—The semicolon should be used to separate the members of a series when the members are subdivided by commas.

We have received your check for $31.55 in payment of items of December 3, $8.25; January 8, $18; and January 15, $5.30, for which we thank you.

## THE COLON

### Salutations

RULE 1.—The salutation in business letters is usually followed by the colon.

Dear Sir: Gentlemen: Ladies:

### A Formal Quotation

RULE 2.—A colon should be placed before a quotation when introduced by such expressions as *this, these, that, as follows,* etc.

We wired you this morning as follows: "Goods ordered March 15 have not arrived. Please trace."

### An Enumeration of Particulars

RULE 3.—In an enumeration, when the items enumerated are formally introduced or accompanied by modifying words or phrases, they should be separated by semicolons and from the general term by a colon.

There were three reasons for his failure: first, insufficient capital; second, lack of experience; and third, inattention to business.

## THE QUOTATION MARKS

### Direct Quotations

RULE 1.—Every direct quotation should be enclosed in quotation marks.

1. Henry Clay said, "I would rather be right than be president."
2. "The greatest of faults is to be conscious of none," said Carlyle.

REMARK.—A **direct quotation** is one in which the exact words of another are used. It should begin with a capital letter, be set off by a comma, and enclosed in quotation marks.

An **indirect quotation** is one in which the thought, but not the exact words, of another is used; as, Clay said *that he would rather be right than be president.* An indirect quotation should not begin with a capital letter, should not be set off by a comma, and should not be enclosed in quotation marks.

NOTE.—When a quotation consists of more than one paragraph, the quotation marks should be placed at the beginning of each paragraph and at the end of the last paragraph only.

### Divided Quotations

RULE 2.—When a direct quotation is separated by intervening words, such words are set off by commas, and each part of the quotation is enclosed in quotation marks.

1. "The greatest of faults," said Carlyle, "is to be conscious of none."

2. "A page digested," said Macaulay, "is better than a book hurriedly read."

### Titles of Books, Papers, Poems

RULE 3.—The titles of books, papers, magazines, essays, poems, etc., should be enclosed in quotation marks, printed in italics or in capital letters.

"Business Letters: How to Write Them." "The New York World." "Success Magazine," *Success Magazine*, or SUCCESS MAGAZINE.

NOTE.—When the name of a book, poem, etc., is well known or is repeated, the quotation marks may be omitted; as, "His advertisement appeared in The Ladies' Home Journal."

### Technical and Special Words, Slang

RULE 4.—Technical, unusual or ironical words, slang, or words to which particular attention is directed should be inclosed in quotation marks or printed in italics.

1. Please insert a 2-point "lead" between the lines.

2. The words *freedom and liberty*, though often interchangeable, are distinct in some of their applications.

3. The words "advice" and "advise" are often confused.

4. If we're "in wrong," we'd like to know it.

### Quotation Within A Quotation

RULE 5.—When a quotation occurs within a quotation, the included quotation should be inclosed in single quotation marks.

1. The speaker said, "Our motto is, 'He profits most who serves best,' and we try to live up to it."
2. He said, "More and more the world is coming to understand the true significance of these words, 'Love thy neighbor as thyself.' "

### Quotation Marks With Other Marks

RULE 6.—The period and the comma always precede the quotation marks. Some authorities place the semicolon after the quotation marks, while others place it before the quotation marks. The interrogation point and the exclamation point, when they belong only to the part quoted, are placed within the quotation marks; if they belong to the entire sentence, they are placed after the quotation marks.

1. "Circumstances," says Milton, "have rarely favored famous men."
2. "Circumstances have rarely favored famous men," says Milton.
3. Milton says, "Circumstances have rarely favored famous men."
4. He asked, "Why are you late?"
5. Did he ask, "Why are you late"?
6. Who said, "Give me liberty, or give me death"?
7. He exclaimed, "What a beautiful scene!"
8. What a beautiful poem is "Thanatopsis"!

## THE DASH

### Abrupt Change in Thought

RULE 1.—A dash is used to mark a sudden or abrupt change in the construction of a sentence.

1. In the first place—but I will not discuss the matter further.
2. He was always anxious to pay his debts—when he had no money.

### Explanatory Expressions

RULE 2.—The dash should be used to set off parenthetical or appositive expressions when they contain commas within themselves.

1. These discoveries—gunpowder, printing-press, compass, and telescope—were the weapons before which the old science trembled.

2. Your territory—Michigan, Ohio, Illinois, Indiana, and Wisconsin —is the best selling district in the United States.

### Emphasis

RULE 3.—A dash is often used for emphasis.

1. For two dollars—the cost of a theater ticket—you can secure this book.

2. Other dies cost less than these—but they are worth less.

REMARK.—When used in sales letters and advertisements to set off a part of a sentence on which special emphasis is desired, the dash is the most effective mark of punctuation. It must, however, be used sparingly or its effectiveness will be defeated.

### After A Series of Expressions

RULE 4.—A dash is used after a series of expressions that are separated by semicolons and that have a common dependence on a final clause.

If we think of glory in the field; of wisdom in the cabinet; of the purest patriotism; of the highest integrity, public and private; of morals without a stain; of religious feelings without intolerance and without extravagance—the august figure of Washington presents itself as the personation of all these.

## THE APOSTROPHE

RULE 1.—The apostrophe is used to indicate the omission of a letter or letters in the contraction of a word, or of figures in a number.

1. The man on your pay roll who doesn't work is fired, isn't he?

2. He is a member of the class of '18.

RULE 2.—The apostrophe is used to indicate the possessive case of nouns.

1. We are not willing to contract for a year's supply of coal at this time.

2. We will ship the goods on ten days' trial.

3. Please send me a copy of Mr. Brown's letter.

RULE 3.—The apostrophe is used to indicate the plural of figures, letters, signs, etc.

1. Cross your t's and dot your i's.

2. There were only three 5's in the number.

## Review Exercise

Insert punctuation marks and indicate capitals by drawing two short horizontal lines under words that should be capitalized. Be prepared to give your reasons:

1. Have you read the trail of the lonesome pine

2. Wouldnt you like to own a wagon with a gear that would not check shrink nor rot

3. He left yesterday for his winter home in the south where he will remain during january february and march

4. The eastern commercial teachers association is planning to put on a big convention in philadelphia pennsylvania april 9 10 and 11 1925

5. He who knows only his own side of the case knows little of that

6. If perchance you havent received our catalogue drop us a card and well gladly send you another

7. The january number of the american penman which will be distributed the latter part of december will be an especially good one for our advertisers

8. If you want the maps of ohio michigan illinois and wisconsin we should be glad to send them to you or you can obtain them from our agent in your town the a m smith company

9. Other things being equal says william jennings bryan the person who can bring the largest amount of discretion the largest amount of trustworthiness may i say into the work will have the greatest success

10. In the reproduction of tabular statements statistical reports etc our plates are made from photographs there is therefore no need for proof reading which as you know is tedious inaccurate and costly

11. When ordering please address mr chas w bartlett jr who in the absence of mr fred c haines general manager will take pleasure in attending to your wants

12. The following prominent speakers appeared on the program j w gwinn superintendent of schools san francisco augustus o thomas commissioner of education maine and mr charles h judd of chicago

13. We sell in five states minnesota iowa kansas nebraska and missouri

14. Now you know us you know our goods theres probably some reason why youre not dealing with us we wish youd tell us what it is if were in wrong we should like to know it and if theres something here thats good for you then you ought to know about it

15. Doesnt this proposition interest you a complete kitchen service for $12 and twelve months to pay for it just a dollar each month

16. You would appreciate one of our low-priced up-to-date six-foot wardrobes that are high enough for a womans one-piece dress

17. Mr r e thompson president of the r e thompson manufacturing company has had eight years experience in the operation manufacture and merchandising of radio apparatus

18. If you are familiar with the central commercial teachers association you know that it is a representative organization of high-grade commercial teachers of the middle west that it is always well attended that it has good programs and that it is a good place for you to get acquainted

19. We shall be pleased to have you call on us when you are again in our city as we feel sure you will be pleased with our goods if you should decide to give us an order we will agree not to sell to any other firm in your city thus giving you exclusive control of our goods in your territory but we wish to stipulate however that you shall not sell them below our regular price if you should find it impossible to call on us we shall be glad to have our representative visit you when he will be glad to show you samples and to quote you prices we assure you that any order with which you may favor us shall receive our prompt attention

Punctuate, capitalize, and give your reasons:

miss lucy l murray
geneva wisconsin
dear madam

It is a pleasure to receive your inquiry and we shall do our best to give you the information you wish.

We are sending you under another cover our latest catalogue and we inclose some literature that we feel will be of interest to you.

As you will see by our catalogue we manufacture a complete line of hosiery and underwear we sell our goods through our representatives not through storekeepers and we have built up an enormous business in all parts of the united states.

Several thousand representatives both men and women are making money for themselves and for us by selling our goods they have built up a steady trade for themselves and they find that every year their profits become greater and their work becomes easier.

Our goods are not peculiar in any way they are what everybody wants just high-grade hosiery and underwear of fine quality at remarkably low prices so you see you do not need any experience to sell them they are easy to sell and those who buy them almost always become steady customers if you only show them to people they will see at once how much better they are than the local dealers can sell at anywhere near the price for our goods bought from regular dealers with all the middlemens profits attached would cost 50% more than you can sell them for.

As to our terms we give you a commission of 25% for instance when you sell $100 worth of our goods you make $25 for yourself we prepay all the shipping charges so that you actually make one-fourth on all you sell doesnt this seem like a fair proposition.

You may be sure we will help you to the utmost if you take up the work we will supply you with literature selling arguments and samples of the goods in fact we will give you the full benefit of our experience and advice and of every advantage that has made possible the success of our representatives.

We ask you to deposit only a small amount for a sample outfit as evidence of good faith this money is returned to you as soon as you have sold a certain amount of goods so that the samples really cost you nothing we take all the trouble and risk so you can begin the work at once for we know that if you will make a start you will make a success of the work.

yours very truly

## COMPOUND WORDS

As a rule, words used in their regular grammatical relation and construction should be written separately, but when they are used together to express a specific meaning, they should be joined with a hyphen or written solid.

Take, for example, *iron fence*, *iron-saw*, and *ironwood*. An iron fence is a fence made of iron, which is clearly expressed when written as two words. Iron-saw, a saw made to cut iron, if not connected with the hyphen, would convey the wrong idea—that it is a saw made of iron. Ironwood, a kind of hard wood, clearly conveys the meaning when written solid. In general, it may be said that no expression in the language should ever be changed from two or more words into one—either hyphenated or solid—without a change of sense.

Many compound words, once written with the hyphen, through long usage, have come to be written as one word. While there is a lack of uniformity in the manner of writing compound words, the following rules reflect the general usage:

The following words are written with the hyphen:

| | | |
|---|---|---|
| brand-new | good-will, *noun* | post-office, *adj.* |
| car-load, *adj.* | high-grade, *adj.* | right-hand, *adj.* |
| every-day, *adj.* | left-hand, *adj.* | rock-bottom, *adj.* |
| first-class, *adj.* | make-up, *noun* | well-known, *adj.* |

11. Compounds with the prefixes *over*, *under*, *after*, *non*, *fore*, *semi*, *sub*, *counter*, and *out* are written solid.

| | | |
|---|---|---|
| overdue | nonessential | subcommittee |
| overcharge | foregoing | countercharge |
| underrate | semiannually | outstanding |

12. Compounds ending with *house*, *room*, *shop*, *book*, *ship*, *side*, *maker*, *mill*, *work*, *holder*, *keeper*, *man*, and *woman* are generally written solid.

| | | |
|---|---|---|
| warehouse | outside | policyholder |
| workroom | inside | bookkeeper |
| textbook | shoemaker | workingman |
| workmanship | stockholder | saleswoman |

Each of the following expressions should be written as one word:

| | | | |
|---|---|---|---|
| altogether | hereinafter | secondhand | throughout |
| anyhow | heretofore | shortcomings | timekeeper |
| anything | inasmuch | shortsighted | timesaver |
| anyway | letterhead | something | together |
| apiece (each) | maybe, *adv.* | sometime, *adv.* | upkeep, *noun* |
| awhile, *adv.* | meantime | sometimes, *adv.* | wastebasket |
| businesslike | nevertheless | southwest | waybill |
| cannot, or | notwithstanding | standpoint | whereas |
| can not | nowadays | taxpayer | wherever |
| everything | otherwise | thereby | wherein |
| forthcoming | postpaid | therefor | whichever |
| furthermore | postscript | therefore | withdraw |
| headquarters | railroad | therein | withhold |

The following expressions should be written as separate words:

| | | | |
|---|---|---|---|
| all right | every one | per cent | some one |
| any one | may be, *verb* | postal card | some time, *noun* |
| a while, *noun* | no one | post office, *noun* | vice versa |
| ball bearing | parcel post | price list | car load, *noun* |
| en route | pay roll | real estate | any other |

## THE HYPHEN

RULE 1.—When a noun and an adjective are used to form an adjective modifier, they should be connected by a hyphen.

| | | |
|---|---|---|
| *forty-foot* lot | *two-foot* rule | *30-day* note |
| *six-story* building | *four-pound* weight | *10-inch* bolt |
| *first-class* fare | *first-rate* work | *high-grade* printing |

RULE 2.—When a noun and a participle are used as an adjective modifier, they should be connected by a hyphen.

| | |
|---|---|
| *money-making* plans | *order-producing* ideas |
| *labor-saving* machines | *good-looking* lines |

RULE 3.—When an adjective or an adverb is used with a participle to form an adjective modifier, it is joined to the participle by a hyphen.

*ill-bred* person — *old-fashioned* ideas
*well-informed* man — *far-seeing* executive
*so-called* reformer — *above-mentioned* facts

NOTE.—When these words are used merely to modify a participle in the predicate, the hyphen is not required; as, "He is *well informed.*"

RULE 4.—Combinations of words forming an adjective modifier should be connected by a hyphen.

*ready-made* clothing — *well-to-do* merchant — *out-of-the-way* place
*made-to-order* garments — *up-and-down* motion — *I-told-you-so* expression

NOTE.—*Today, tomorrow,* and *tonight* may be written either with the hyphen or solid. In business correspondence, the tendency is to omit the hyphen.

RULE 5.—Compound numerals should be written with the hyphen.

twenty-one — thirty-five — seventy-eight — ninety-seven

RULE 6.—When fractions are expressed in words, a hyphen should connect the two parts.

one-half — two-thirds — three-fourths — seven-eighths

RULE 7.—The words *half* and *quarter* when prefixed to other words are generally followed by the hyphen.

half-dollar — half-hearted — quarter-pound — half-witted

RULE 8.—The prefixes *co* and *re* should be followed by the hyphen when compounded with words beginning with *o* or *e.*

co-ordinate — co-operate — re-elect — re-enter — re-enforce

RULE 9.—Compounds having *self, all,* or *by* as the first element should be connected by a hyphen.

self-evident — all-important — by-product — by-laws

RULE 10.—*Vice, Ex, Elect, General, Lieutenant,* etc., constituting parts of titles, should be connected with the noun by a hyphen.

Vice-President Dawes — ex-President Taft
postmaster-general — Lieutenant-colonel

## SYLLABICATION

In order to preserve a uniform right-hand margin, it is often necessary to divide a word at the end of a line. The division must always be made between syllables, never elsewhere. The following rules, while not exhaustive, will materially assist the student in determining where the division should be made:

1. Do not divide a word of one syllable.

| | | | | |
|---|---|---|---|---|
| Wrong: | thr-ough | stren-gth | brou-ght | sle-ight |

2. When two or more letters together represent one sound, they must not be divided.

| | | | | |
|---|---|---|---|---|
| Wrong: | telep-hone | arit-hmetic | mec-hanic | to-iling |
| Right: | tele-phone | arith-metic | me-chanic | toil-ing |

3. Do not separate a syllable of one letter from the rest of the word.

| | | | | | |
|---|---|---|---|---|---|
| Wrong: | a-lone | man-y | e-nough | bus-y | u-nite |
| Right: | alone | many | enough | busy | unite |

4. When, in forming derivatives, a consonant is doubled, the division should usually be made between the double letters.

| | | | | |
|---|---|---|---|---|
| Wrong: | permitt-ed | shipp-ing | remitt-ance | blott-er |
| Right: | permit-ted | ship-ping | remit-tance | blot-ter |

5. Do not separate *ed* from the rest of the word unless it is pronounced as a separate syllable.

| | | | | | |
|---|---|---|---|---|---|
| Wrong: | ship-ped | refer-red | loan-ed | laugh-ed | hop-ed |
| Right: | shipped | referred | loaned | laughed | hoped |
| Right: | rat-ed | profit-ed | remit-ted | commend-ed | present-ed |

6. Usually a prefix or a suffix may be separated from the rest of the word.

| | | | | | |
|---|---|---|---|---|---|
| Right: | ante-cedent | il-legible | annual-ly | fill-ing | sing-er |
| | pre-eminent | un-filled | neat-ness | real-ize | sure-ty |

7. Divide so as to preserve as syllables *tion, sion, cian, cient, tient, cial, tial, tious, cious, gious, geous,* and *gion.*

| | | | | | |
|---|---|---|---|---|---|
| Wrong: | nat-ion | permiss-ion | optic-ian | effic-ient | offic-ial |
| Right: | na-tion | permis-sion | opti-cian | effi-cient | offi-cial |

8. Divide hyphenated words at the hyphen only.

| | | | |
|---|---|---|---|
| Wrong: | step-ping-stones | cross-ques-tion | rock-bot-tom |
| Right: | stepping-stones | cross-question | rock-bottom |

## USE OF ABBREVIATIONS

Use abbreviations sparingly, especially in the body of the letter. They detract from the appearance of the letter; they save only a fraction of a second on the part of the writer, while on the part of the reader, whose interests are all-important, they require more time, as the eye more readily grasps a word written in full than when abbreviated. When in doubt as to whether to abbreviate or not, write the word in full.

The following rules reflect the best usage in regard to abbreviations:

1. An abbreviation should always be followed by a period.

2. Abbreviations of proper nouns, titles, etc., always begin with capital letters. Abbreviations of many other words and phrases begin with capital letters, even though such words and phrases do not begin with capital letters when written in full. The capitalization of abbreviations is entirely a matter of usage. For instance, *free on board* is usually written with small letters; thus, *f. o. b.*, while *collect on delivery* is always written with capital letters; thus, *C. O. D.*

3. Do not abbreviate the names of the days of the week or the names of the months in the body of a letter; as, "I shall be at home on *Monday, January 5*," not "I shall be at home on *Mon., Jan. 5.*"

NOTE.—Observe that when the month precedes the day of the month, *d, st,* or *th* is not used; thus, *March 5,* not *March 5th.* But when the name of the month does not precede the day of the month, *d, st,* or *th* is required. Thus, "The goods will be shipped by the *5th* of May," "Your note falls due on the *10th* instant."

4. Do not abbreviate the name of a state unless it is used as a part of an address; as, "He lives in *Virginia*," not "He lives in *Va.*"

5. Do not, as a rule, abbreviate titles designating official positions; as, "Prof. E. M. Coulter, *President*," not "Prof. E. M. Coulter, *Pres.*" The reasons for this are that you do the person addressed greater courtesy by writing the title out in full and that the page presents a better appearance. Titles following the signature may be abbreviated when space requires it.

6. Do not use *R. R.* for *railroad*, *Ry.* for *railway*, nor *Co.* for *company* unless these words are a part of a proper name; Thus, "The *railroad company* is at fault," not "The *R. R. Co.* is at fault." "The *company* is willing to arbitrate the matter," not "The *Co.* is willing to arbitrate the matter."

7. Use the abbreviation *No.* or the sign # before figures; as, *No. 5* or *#5*, not *number* 5. But do not use the abbreviation *No.* in such expressions as "a *number* of people."

8. While usage varies in writing the past tense and the present participle and the plural forms of *O. K.*, the following have the sanction of good authority: *O. K'd* or *O. K.d; O. K'ing* or *O. K.ing; O. K's* or *O. K.s.*

NOTE.—While, as a rule, abbreviations should not be used in the body of the letter, the following have the sanction of good usage: *a. m., p. m., i. e., viz., etc., f. o. b.*, and *C. O. D. Instant, ultimo, proximo*, while often abbreviated, are better spelled out in the body of the letter.

### Abbreviations of the Names of the Months

| | | | |
|---|---|---|---|
| January | Jan. | September | Sept. |
| February | Feb. | October | Oct. |
| March | Mar. | November | Nov. |
| April | Apr. | December | Dec. |
| August | Aug. | | |

May, June and July should not be abbreviated.

### Abbreviations of the Names of the States

The United States Official Postal Guide gives the following abbreviations of the names of the states, territories, and possessions of the United States. If abbreviations are used, the postal authorities recommend that these abbreviations be used in addressing all letters and packages intended for transmission through the mails.

| | |
|---|---|
| Alabama | Ala. |
| Arizona | Ariz. |
| Arkansas | Ark. |
| California | Calif. |
| Colorado | Colo. |
| Connecticut | Conn. |
| Delaware | Del. |
| District of Columbia | D. C. |
| Florida | Fla. |
| Georgia | Ga. |
| Illinois | Ill. |
| Indiana | Ind. |
| Kansas | Kans. |
| Kentucky | Ky. |
| Louisiana | La. |
| Maine | Me. |
| Maryland | Md. |
| Massachusetts | Mass. |
| Michigan | Mich. |
| Minnesota | Minn. |
| Mississippi | Miss. |
| Missouri | Mo. |
| Montana | Mont. |
| Nebraska | Nebr. |
| Nevada | Nev. |
| New Hampshire | N. H. |
| New Jersey | N. J. |
| New Mexico | N. Mex. |
| New York | N. Y. |
| North Carolina | N. C. |
| North Dakota | N. Dak. |
| Oklahoma | Okla. |
| Oregon | Oreg. |
| Pennsylvania | Pa. |
| Philippine Islands | P. I. |
| Porto Rico | P. R. |
| Rhode Island | R. I. |
| South Carolina | S. C. |
| South Dakota | S. Dak. |
| Tennessee | Tenn. |
| Texas | Tex. |
| Vermont | Vt. |
| Virginia | Va. |
| Washington | Wash. |
| West Virginia | W. Va. |
| Wisconsin | Wis. |
| Wyoming | Wyo. |

Alaska, Idaho, Iowa, Ohio, and Utah should not be abbreviated. It is generally better not to abbreviate Maine and Oregon.

## Abbreviations of Commercial Terms

A1 = first-class
acct. or a/c = account
ad. or adv. = advertisement
Agt. = agent
amt. = amount
a. m. or A. M. = ante meridian
Assn. or Assoc. = association
Assist. or Asst. = assistant
Atty. = attorney
Ave. = Avenue
bal. = balance
bbl. or brl. = barrel
bdl. = bundle
bg. = bag
bkt. = basket
B/L = bill of lading
Bs/L = bills of lading
B/S = bill of sale
Bldg. = building
Blvd. = Boulevard
bot. = bought
Bro. = brother
Bros. = brothers
brot. = brought
bu. = bushel
bu. or bus. = bushels
bx. = box
c, or ct. = cent, cents
C. = hundred
c/o = care of

C. O. D. = cash (or collect) on delivery
Cor. Sec. = Corresponding Secretary
C. P. A. = Certified Public Accountant
Cr. = credit, creditor
cwt. = hundredweight
Dept. = department
doz. = dozen
Dr. = debit, debtor
ea. = each
et al. = et alii (and others)
etc. or &c. = et cetera (and so forth)
Exch. = exchange
f. o. b. = free on board
ford. = forward
ft. = foot, feet
gal. = gallon
G. F. A. = General Freight Agent
G. P. A. = General Passenger Agent
gro. or gr. = gross
hf. or hlf. = half
hhd. = hogshead
h. p. = horsepower
hr. = hour
i. e. = id est (that is)
in. = inch
inst. = instant (this month)
int. = interest
inv. = invoice
invt. = inventory
Jr. or jr. = junior
kg. = keg
lb. = pound
Ltd. = limited
M. = thousand
mdse. = merchandise
mem. or memo. = memorandum
Mfg. = manufacturing
Mgr. = Manager
mo. = month
N. B. = nota bene (note well)
No. or no. = number
O. K. = all correct
oz. = ounce
oz. or ozs. = ounces
payt. = payment
pc. = piece
pk. = peck
pkg. = package
p. m. or P. M. = post meridian
P. O. = post office
pr. = pair
Pres. = President
Prin. = Principal
prox. = proximo (next month)
P. S. = postscript
pt. = pint
qr. = quire
qt. = quart
recd. = received
Rec. Sec. = Recording Secretary
r. p. m. = revolutions per minute
R. R. = railroad
Ry. = railway
Sec. = Secretary
Sr. or sr. = senior
St. = Street
Supt. = Superintendent
Treas. = Treasurer
ult. = ultimo (last month)
Vice-Pres. = Vice-President
viz. = videlicit (namely, to wit)
vs. or v. = versus (against)
W/B or W.B. = waybill
W/Bs. = waybills
wk. = week
yd. = yard
yr. = year

NOTE.—The plural of most abbreviations is formed by adding *s* to the singular; as, *lb., lbs.; yd., yds.; pc., pcs.; bg., bgs.; pkg., pkgs.*

## USE OF FIGURES

While no specific rules can be given that will govern in all cases as to what should be expressed in figures and what should be spelled out, the following suggestions will be helpful:

1. In expressing sums of money amounting to one dollar or more, use the *$* sign and figures; as, *$123.53; $25.*

NOTE.—In expressing even amounts of money, such as $25, it is better to omit the decimal point and the two ciphers, except in contracts, legal papers, and tables.

2. Isolated sums of less than one dollar may be written in figures or spelled out; as, *50c, 50 cents,* or *fifty cents.*

NOTE.—Do not use the sign *$* for sums less than one dollar. Thus, *It costs 25c,* not *$0.25* or *$.25.*

3. Express dates, dimensions, and percentages in figures; as, *January 24, 1916; 12 x 24 inches; 3% bonds.*

4. When numbers require three or more words, use figures; as, *103; 250; 1530; 1,540,310.*

5. When several numbers are mentioned in a short space, some of which should be expressed in figures, use figures for all; as, "We drove *30* miles on Monday, *75* on Tuesday, *100* on Wednesday, and *126* on Thursday."

6. When the numbers to be expressed are not frequent, spell out those that may be expressed in one or two words; as, *five, twenty, forty-two, two hundred, twenty thousand, ten millions.*

7. As a rule, spell out ages, hours of the day, distances, weights and measures, when they can be expressed in one or two words; as, "All children under *eight* years of age who live *two* miles from school are dismissed at *three* o'clock."

NOTE.—Use figures in expressing clock time in connection with *a. m.* and *p. m.;* as, "I will call at *10* a. m. or *5* p. m." Observe that *a. m.* and *p. m.* are generally written in small letters, though some prefer capitals, and that *o'clock* is written with a small *o.*

8. Spell out numbers at the beginning of a sentence or immediately following a colon; as, "*Five* dollars is too much for such an article," not "*$5* is too much," etc.

9. When two numbers differently used occur together, clearness requires that one of them be spelled out in words; as, 127 *Third* Avenue; *ten* 3-room apartments; *twenty-five* 6-inch bolts.

## COMPOSITION OF THE LETTER

Mastery of the principles of the form and arrangement of the business letter is a very simple matter—so simple that there is no reason why any one should be deficient in this phase of the subject. But the composition of the business letter requires both study and practice. The successful letter writer must not only possess a thorough knowledge of grammar, punctuation, and capitalization, but he must also know words and how to use them to make the reader take his view of the matter.

The language used should be as nearly conversational as possible. Simple words should be used where such words will express the meaning, and as a general rule, short sentences are to be preferred to long ones. Of course the sentences will and should vary in length. Too many short sentences give an abruptness that is unpleasant; long, involved sentences are more difficult for the reader to comprehend, and, generally, less convincing. They are not objectionable, however, when they are logically built up, but they are likely to lack the quality of unity.

### Unity of the Sentence

Unity requires that a sentence should contain but one central idea.

1. Two or more statements not closely and logically related with one another should not be combined in one sentence.

Original: This bank closes at 4 p. m., and pays 4% interest on deposits.

Improved: This bank closes at 4 p. m. It pays 4% interest on deposits.

2. Avoid long compound sentences consisting of several statements connected with *ands*, *buts*, etc.

Original: Nearly two weeks ago we sent you an order for goods, but we have received no reply, and as we are in urgent need of these goods, we should like to hear from you at once, and in the future, when we send you orders, please acknowledge them promptly and save us much annoyance.

Improved: Nearly two weeks ago we sent you an order for goods, but we have received no reply. As we are in urgent need of these goods, we should like to hear from you at once. In the future, when we send you orders, please acknowledge them promptly.

3. Unite in one sentence phrases, clauses, and sentences that are closely and logically related with one another in thought.

Wrong: It offers a course for those who wish to study painting. At the same time affording an opportunity for literary study.

Right: It offers a course for those who wish to study painting, at the same time affording an opportunity for literary study. Or,

It offers a course to those who wish to study painting, and at the same time affords an opportunity for literary study.

Wrong: We are sending you our art catalogue. On the last page of which you will find the price of our regular 10-inch machine quoted at $100.

Right: We are sending you our art catalogue, on the last page of which you will find the price of our regular 10-inch machine quoted at $100.

Wrong: Your claim has not been approved by our auditing committee. There being further information necessary.

Right: Your claim has not been approved by our auditing committee, there being further information necessary.

4. Do not join one thought to a preceding thought by *and, but* or *or* unless the two thoughts are of equal value. In other words, put subordinate thoughts into subordinate grammatical forms.

Original: This is a difficult piece of work, and it is necessary to be careful.

Improved: As this is a difficult piece of work, it is necessary to be careful.

Original: She did not wish to displease so good a customer, so she accepted the goods returned.

Improved: As she did not wish to displease so good a customer, she accepted the goods returned. Or,

Not wishing to displease so good a customer, she accepted the goods returned.

5. Do not join a relative clause to a principal clause by *and* or *but*.

Wrong: We have assigned the territory to our Mr. Stillson, a native of that state, and who is familiar with the conditions there.

Right: We have assigned the territory to our Mr. Stillson, a native of that state, who is familiar with the conditions there. Or,

We have assigned the territory to our Mr. Stillson, who is a native of that state, and who is familiar with the conditions there.

NOTE.—*And* before the relative clause in the last sentence is correct, for the reason that it connects the two relative clauses.

6. Avoid using clauses in an overlapping construction; that is, with the second depending on the first, the third on the second, etc.

Original: You will remember they returned your check when you took off the 2%, which was paid about sixty days from date, which was in violation of the terms of sale.

Improved: You will remember they returned your check when you took off the 2% in violation of the terms of sale.

## Exercise 10

Correct the following sentences, and give your reason for each correction:

1. We are in receipt of your order of the 25th, and it is much appreciated, and we thank you for it.

2. As you requested, I am sending the work of as many students as possible, and you will find some of the work very good while some is very poor.

3. About a year ago we arranged for a firm in San Francisco to act as our agents, and to whom we shipped a quantity of your books.

4. We hope that you will give us an opportunity of serving you again. In which case we are certain the order will be filled in a manner that will meet with your approval.

5. We can not account for this mistake, and we are always careful about such matters.

6. This machine is becoming very popular, and it is simple in construction, durable, and easy to operate.

## Clearness

**Clearness** treats of the proper use and arrangement of words, phrases, and clauses. It is the first requisite of every sentence. A sentence may be grammatically correct, yet its elements may be so placed that the meaning can not be definitely determined, or the meaning conveyed may be entirely different from that intended. For example, the sentence, "I met your brother going to town yesterday," leaves one in doubt as to who was going to town. But when written, "On my way to town yesterday, I met your brother," or "I met your brother on his way to town," the meaning is perfectly clear.

### Position of Adverbs and Adjectives

Place adverbs and adjectives where they will modify the word intended.

Original: I should like to see you *very much*, as there are several matters that we should go over together.

Improved: I should like *very much* to see you, as there are several matters that we should go over together.

Original: We have included in this sale a fine line of *elegant* children's suits.

Improved: We have included in this sale a fine line of children's *elegant* suits.

### Caution

The word *only* requires special care, for the reason that no other word in the English language is so often misplaced. As a general rule *only* should be placed immediately before the word, phrase, or clause that it modifies.

Thus, in the sentence, "I *only* saw your brother for a moment," *only* modifies *saw*, and conveys the idea that I saw him, but did not speak to him, while evidently the meaning intended is that I saw your brother *only* for a moment, no longer.

When no ambiguity would arise (as at the end of sentences), *only* may be placed after the word it modifies; as, "He spoke to me *only*."

### Exercise 11

In the following sentences place the adjectives and adverbs where they will modify the word, phrase, or clause intended:

1. I only saw him once after that.
2. He is an unquestioned man of genius.
3. He only offered me fifty dollars for it.
4. His store is only open in the forenoon.
5. His dexterity almost seemed miraculous.
6. The French nearly lost five thousand men.
7. We only distribute them among our friends.
8. The Indians chiefly subsist by hunting and fishing.
9. We scarcely have enough to supply our own immediate needs.
10. He had almost gotten to the top when the rope broke.
11. He stopped asking questions abruptly and left the room.
12. He answered all the questions that were put to him quite readily.
13. I am prepared to tell him what I think of him publicly.
14. Do you take the medicine the doctor gave you regularly.
15. You can depend on his doing whatever he undertakes to do well.
16. The manufacture of sugar is only profitable when conducted on a large scale.
17. He adds the amounts of all checks received during the day on an adding machine.
18. I am ready to avow often that I never shall undertake such a task again.
19. It is a prevalent notion that a man's character mainly is determined by his environment. It would be nearer true to directly turn this statement around.

### Position of Phrases and Clauses

Phrases and clauses, like words, should be so placed that they will convey the meaning intended.

Original: He said that he visited one creamery that was manufacturing a great deal of ice cream, *in order to learn something about the business.*

Improved: He said that *in order to learn something about the business,* he visited one creamery that was manufacturing a great deal of ice cream.

## Cautions

1. Place the relative pronoun as near as possible to its antecedent.

Original: The fruit came in a small wooden box, *which we ate.*

Improved: The fruit, *which we ate,* came in a small wooden box.

When the meaning would not be obscure, the relative clause may, for smoothness, be placed at some distance from its antecedent; as, "He jests at scars, *who never felt a wound.*"

2. Place the participle as near as possible to the word it modifies.

Original: I looked through a window and saw a man, on my way home, *reading a book.*

Improved: On my way home, I looked through a window and saw a man *reading a book.*

3. In conditional sentences, the subordinate clauses should be kept distinct from the principal clauses.

Original: The expectations of the parents are not realized *if the children do not work hard,* and money is wasted.

Improved: *If the children do not work hard,* the expectations of the parents are not realized, and money is wasted.

## Exercise 12

In the following sentences, place the phrases and clauses where they will convey the meaning intended:

1. The earth looks as if it were flat on the map.
2. He might be taken by any one who met him as a robber.
3. He went to town driving a flock of sheep, on horseback.
4. The meaning is unmistakable of his presence here.
5. Wanted—Twenty boys to weed onions, from ten to fifteen years old.
6. He bought the house in which he lives for his own residence.
7. He could see the ship gliding under full sail through a spyglass.
8. Wanted—A stenographer by a legal firm, who can also do collecting.
9. Nature tells me I am the image of God as well as the Scriptures.

10. Teachers should try to repress the practice of throwing stones as far as possible.

11. Please tell my father, if he is at home, I shall not hurry back.

12. Everybody thought that this was destined to be a great city twenty years ago.

13. She went on the stage, for which she had a strong inclination, to gain a living.

14. When the cat came into the room, feeling tired, I laid aside my work and began to talk to her.

15. You can tell what will be the level, whether higher or lower, of his future course by the direction in which he is headed.

16. Did you take the book to the library that I lent you?

17. I called at the man's home who visited us sometime ago.

18. He is like a beast of prey, who is devoid of compassion.

19. Life with him has ended in a sad mistake, which began with such bright prospects.

20. This way will take you to a gentleman's house that hath skill to take off these burdens.

### Position of Correlative Conjunctions

Place correlative conjunctions before the same parts of speech.

Original: He *not only* gave me good advice, *but* he helped me financially.

Improved: He *not only* gave me good advice, *but* helped me financially.

Original: He shall *either* leave *or* I will.

Improved: *Either* he shall leave *or* I will.

### Exercise 13

In the following sentences, place the correlative conjunctions in the proper position:

1. I will neither give you money nor favors.
2. We must not only think of ourselves, but also of others.
3. I am neither acquainted with the writer nor his works.
4. She not only speaks English, but also French and German.

5. You can neither hope for success in this course nor in the other.

6. California not only produces gold in abundance, but quicksilver also.

7. It will not merely interest children, but grown-up people too.

8. This is not merely intended to interest people, but to instruct them.

9. The good man not only deserves the respect, but also the love of his fellow beings.

## Antecedent of the Personal Pronoun

Make the antecedent of personal pronouns clear.

Original: The boy assured his father that he was right.

Improved: The boy said to his father, "You are right."

Or, The boy said to his father, "I am right."

Original: This law will be tolerated by the new party only so long as *it* is perfectly harmless.

Improved: This law will be tolerated by the new party only so long as the *law* is perfectly harmless.

In sentences of this kind, when the antecedent can not be repeated, report the conversation in the form of a direct quotation.

## Exercise 14

Reconstruct the following sentences, making the antecedent of the pronoun clear:

1. The boy promised his father that he would pay his debts.

2. If fresh milk does not agree with the child, boil it.

3. The farmer told his neighbor that his cattle were in his corn.

4. The lad can not leave his father, for if he should, he would die.

5. He at last found the key, locked the door, and went away, putting it in his pocket.

6. He told his friend that if he did not feel better in half an hour, he would return.

7. The teacher has again questioned the janitor, for he now thinks he knows who took the purse.

8. She told her sister that she would soon receive a letter from her friend.

### Repetition of Important Elements

While prepositions, conjunctions, etc., may often be omitted, they should be repeated in the following constructions:

1. The preposition should be repeated when its objects are separated by an intervening phrase, or by a verb and its object.

Original: He forgets the gratitude that he owes to those that helped him when he was poor and uninfluential, and John Smith in particular.

Improved: He forgets the gratitude that he owes to those that helped him when he was poor and uninfluential, and *to* John Smith in particular.

The first sentence might be construed to mean that he forgets the gratitude that he owes to those that helped him and helped John Smith. The second sentence means that he forgets the gratitude he owes to those that helped him and the gratitude he owes to John Smith in particular.

2. When two words connected by a conjunction are such as to require different prepositions after them, both prepositions should be expressed.

Original: I had no confidence or respect *for* him.

Improved: I had no confidence *in* or respect *for* him.

3. When two or more infinitives are used in the same construction, the sign *to* should be repeated when they are separated by a number of intervening words.

Original: It would have been no suprise to hear the bark of a raccoon, or see the eyes of a wildcat gleaming through the leaves.

Improved: It would have been no surprise to hear the bark of a raccoon, or *to* see the eyes of a wildcat gleaming through the leaves.

4. Repeat the article when the reference is to more than one person or thing, if the meaning would not otherwise be clear.

Original: The secretary and treasurer shall be elected for a period of three years.

Improved: The secretary and *the* treasurer shall be elected for a period of three years.

The first sentence implies that one person shall be both secretary and treasurer, while the second sentence implies that there are two persons, one secretary and the other treasurer.

5. When *that, who, when, where, if,* etc., introduce a series of clauses, repeat the connective before each member of the series.

Original: He said that he would be here soon, and he would then take the matter up with us more in detail.

Improved: He said that he would be here soon and *that* he would then take the matter up with us more in detail.

Original: We have assigned the territory to our Mr. Stillson, who is a native of that state himself, is familiar with the conditions there, and will remain there for sometime to come.

Improved: We have assigned the territory to our Mr. Stillson, who is a native of that state himself, *who* is familiar with the conditions there, and *who* will remain there for some time to come.

6. Repeat the common subject of several verbs when any word comes between that is capable of being a subject.

Original: I shall be disappointed if he does not fulfill his engagements with me, and will endeavor to make other arrangements.

Improved: I shall be disappointed if he does not fulfill his engagements with me, and *I* shall endeavor to make other arrangements.

7. Do not omit a principal or an auxiliary verb in one clause unless the form understood is the same as the form expressed in the other.

Original: I shall feel, as I always have, that he is in the wrong.

Improved: I shall feel, as I have always *felt*, that he is in the wrong.

Original: The flowers were in bloom, and the grass green.

Improved: The flowers were in bloom, and the grass *was* green.

8. Repeat any form of the verb *to be* when it is used as a principal verb in one clause and as an auxiliary in another.

Original: She was the cynosure of all eyes and admired by every one present.

Improved: She was the cynosure of all eyes and *was* admired by every one present.

## Exercise 15

In the following sentences, supply the words necessary to make the meaning clear:

1. He tried the old and new method.

2. He may be successful in politics, as he has in business.

3. We have a large and small dictionary for the use of students.

4. He never has and probably never will forgive me for deceiving him.

5. Our editorial page will—as it always has—support any worthy cause.

6. The council has not now, nor never had the power to make such a law.

7. It is one of the greatest misfortunes that have, or can ever happen to any one.

8. He strongly insisted that the measure was unjust and was opposed to the organization of labor.

9. The old man said he was destitute of the means of subsistence and had no money with which to purchase any.

10. I will pardon him if he apologizes and will make reparation for the damage he has done.

11. I was naturally grateful to the man who had once befriended me, and was well disposed toward the whole party.

12. It is no use trying to make him see what he owes to Robert and the friends who preserved him in peril.

13. Both in the country and in the city, at his home and business, you will find him the same genuine friend.

14. He said that he would be able to see us when he returns to the city and go over the matter more fully.

15. We hope that you have decided to go ahead with the work and we may have the pleasure of hearing from you by return mail.

## Miscellaneous Principles

1. Express clearly the subject of a participle.

*Original:* Standing on the seashore, two vessels are seen moving in opposite directions.

Improved: *Standing* on the seashore, *I* saw two vessels moving in opposite directions.

2. When the subject consists of a series of words, phrases, or clauses, force is gained by using some summarizing word, such as *these, all,* etc.

Original: Cotton and gold, banks and railways, crowded ports and populous cities are not the elements that constitute a great nation.

Improved: Cotton and gold, banks and railways, crowded ports and populous cities—*these* are not the elements that constitute a great nation.

3. In making a comparison in the comparative degree, the person or thing compared should always be excluded from the class to which it belongs, by the use of *other* or some similar expression.

Original: He is taller than any member of his class.

Improved: He is taller than any *other* member of his class.

4. In making comparisons in the superlative degree, the word *other* should not be used, because it would exclude the person or thing compared.

Original: This paper has the largest circulation of all the *other* papers in the city.

Improved: This paper has the largest circulation of all the papers in the city.

5. Avoid the use of superfluous words.

Original: I do not like it, but I know of no *other* alternative.

Improved: I do not like it, but I know of no alternative.

6. Avoid the use of inappropriate words.

Original: We had an *awfully* nice time.

Improved: We had a *very* nice time.

## Review Exercise

Correct the errors in the following sentences (some are correct):

1. I only recite once a day.
2. I can not hardly endure it.
3. Repeat the word over again.
4. That word is wrong; erase it out.

5. All the sentences are not correct.
6. I should like to go with you very much.
7. He had not scarcely a moment to spare.
8. I merely intend this as a suggestion.
9. Detroit is larger than any city in Michigan.
10. He seems clearly to understand his business.
11. The children seemed to be dressed nearly alike.
12. This picture is an exact facsimile of the other.
13. It is a good plan to adopt with new beginners.
14. He seems to have more faith in us than his friends.
15. This seemed to be the universal opinion of all men.
16. I was not aware that you had been ill until yesterday.
17. We do the largest business of any other firm in the city.
18. Please report any inattention of the waiters to the cashier.
19. The child was a poor little orphan boy without any parents.
20. We never have and never will be forced into such a measure.
21. The performance will take place at 2 p. m. Saturday afternoon.
22. I saw my friend when I was in Chicago walking down State Street.
23. They soon had an entire monopoly of the whole trade of the country.
24. The horses being tired, they held a council and decided to go no farther.
25. In one evening I counted a large number of meteors sitting on my piazza.
26. As they were about to leave, they began to collect their things together.
27. He said that he had heard nothing, and did not expect to before next week.
28. He told his friend that if he did not feel better in half an hour he thought that he had better go home.
29. The moon cast a pale light on the graves that were scattered around, which appeared above the horizon.
30. We import our coffee through our agents in New York, which is roasted and ground on the premises daily.
31. The carriage stopped at a small gate which led by a short gravel walk to the house amidst the nods and smiles of the whole party.

## Effectiveness

**Parallelism.**—Parallelism requires that two or more similar ideas be expressed in a similar way; that is, if one idea is expressed with an infinitive, the other should be; if one is a participial phrase, the other should be; if one is a relative clause, the other should be, etc. Parallelism is a great aid to effectiveness.

Original: The students began *clapping* their hands and *to shout.*

Improved: The students began *clapping* their hands and *shouting.*

Or,

The students began *to clap* their hands and *to shout.*

Original: Pupils *who have partly completed their course elsewhere* and *having satisfactory evidence of the fact* will be put in the advanced classes.

Improved: Pupils *who have partly completed their course elsewhere* and *who have satisfactory evidence of the fact* will be put in the advanced classes. Or,

Pupils *having partly completed their course elsewhere* and *having satisfactory evidence of the fact* will be put in the advanced classes.

**Repetition for emphasis.**—Do not hesitate to repeat a word or phrase if the repetition is necessary to secure clearness or emphasis. In fact, one of the most effective means of securing emphasis is by the repetition of a word at the beginning of each of a series of phrases or clauses arranged in cumulative order.

Emphatic: Our next thought was that perhaps in that pile of discarded mail, the man behind the desk is missing *something* of value, *something* which would help him in his business, *something* which would, if he availed himself of it, enable him to turn out better goods at the same cost.

Emphatic: *With* my emergency automobiles, *with* my expert repair men, *with* my modern garage and supply rooms, I can give you quick service, and what is more important—good work.

**Repetitions to be avoided.**—Such repetitions as the following should be carefully avoided:

1. Avoid the unnecessary repetition of the same word or phrase within a short space.

Original: We should like to accommodate you, *but* we have *but* one rule in such cases.

Improved: We should like to accommodate you, but we have only one rule in such cases.

2. Avoid the repetition of a succession of similar sounds.

Poor: We *hope* the *note* we *wrote* you a few days ago has been received.

Improved: We trust that you have received the letter we wrote you a few days ago.

3. Avoid the repetition of *but, and, as, for, since,* etc., with noticeable frequency.

Original: I am sure that I made a pretty good grade on all my examinations, *and* I have studied for some time past, *and* I am resting now.

Improved: I am sure that I made a pretty good grade on all my examinations, and as I have studied for some time past, I am resting now.

4. Avoid the careless repetition of *that* in a complex noun clause used as the object of a verb.

Original: He said *that* if we would agree to the concession *that* he would be able to carry the plan through.

Improved: He said that if we would agree to the concession, he would be able to carry the plan through.

5. Avoid the too frequent use of the same word or construction at the beginning of sentences or paragraphs.

Original: *I* hasten to express my pleasure in receiving your interesting letter. *I* thank you heartily for your kind recommendations, which have no doubt materially increased our sales. *I* congratulate you upon the good circulation of your magazine, and *I* hope your attractive number will overreach your expectations.

*I* shall give myself the pleasure of considering your proposition at an early date.

*I* thank you for the courtesies you have extended.

Improved: I hasten to express my pleasure in receiving your interesting letter and to thank you heartily for your kind recommendations, which have no doubt materially increased our sales.

Allow me to congratulate you upon the good circulation of your magazine and to express the hope that your attractive number will overreach your expectations.

Your proposition will receive my earnest consideration just as soon as I can get a little time to give to it.

I thank you for the courtesies you have extended.

**Brevity.**—While brevity is one of the essentials of a business letter, it is to be secured, not by omitting subjects, articles, auxiliary verbs and prepositions, but by leaving out all unnecessary matter and by stating concisely and to the point what one has to say. The following cautions should be observed:

1. Do not omit the subject of a sentence when it is in the first person.

Poor: Have received your order of November 15.

Better: *We* have received your order of November 15.

NOTE.—When the members of a compound sentence are short and closely connected, the subject of the second member may be omitted when it is the same as the subject of the first member; as, "We have received your order of November 15 and will give it prompt attention."

2. Do not omit the articles *a*, *an*, and *the*.

Poor: I was not aware of terms on which goods were sold.

Better: I was not aware of *the* terms on which *the* goods were sold.

3. As a rule, do not omit prepositions.

Original: Your note falls due May 10.

Improved: Your note falls due *on* May 10.

**Specific statements.**—Statements expressed in specific terms are much more effective than statements expressed in general terms. Compare the following paragraphs and note the gain in effectiveness:

General: By an actual test we have proved that our tires will withstand the hardest wear over long distances.

Specific: A Buick car equipped with General Cords went four times across the continent—a distance of over 12,000 miles—without a single puncture or blowout.

**Negative suggestions.**—Also avoid negative suggestions. The reader is likely to be placed in the wrong frame of mind by a negative suggestion.

Negative: "We trust you will not have any trouble with this organ. We have supplied almost one thousand churches, and every organ is giving the best of satisfaction."

Positive: "We are sure you will be greatly pleased with this organ. We have supplied almost one thousand churches, and every organ is giving the best of satisfaction.

**Avoid commands.**—Ideas expressed in the form of a suggestion are more effective than ideas put in the form of a command. Observe the gain in effectiveness in the following paragraphs.

Original: You must be convinced by these facts that it is impossible for us to oblige you in this matter.

Improved: When you look at the matter in this light, we are sure you will agree that we can not, in justice to our other customers, accede to your request in this instance.

Original: We must insist, therefore, that you send us a check for $2.60 to balance your account.

Improved: We are sure that, looking at the matter from this point of view, you will be glad to send us your check for $2.60 to balance your account.

**The conversational style.**—One of the best means of increasing the effectiveness of a business letter is to give it the conversational style—the personal touch. To acquire an easy, natural conversational style, imagine your correspondent across the desk from you and talk to him on paper, as far as possible, just as you would in a personal interview. The judicious use of such contractions as *I'll, we've, we'll, you'd,* etc., help to give the letter the personal touch. In the sales letter, such contractions may be used with good effect, and sometimes in the collection letter or the letter answering a complaint; but in letters of application, introduction, and recommendation, they would be out of place.

**Tone and individuality.**—Too many business letters are devoid of tone and individuality. They follow the stilted, stereotyped style of twenty years ago. Instead of being natural, they are filled with such meaningless, tiresome,

overworked expressions as *contents noted, esteemed favor, beg to advise,* etc. The business letter to be effective must be vigorous, original, clear, and convincing. The following list contains some of the most objectionable stock words and phrases so often found in business letters:

**Advise.**—Overworked and stilted. It should be confined to the actual giving of advice. Use *inform, tell,* or *say.*

**As per.**—Of legal origin, stilted, and overworked. Say *according to* or *in accordance with.*

**At hand** or **to hand.**—Say, "We have just received your request for a copy of our catalogue," not "Your request for a copy of our catalogue is *at hand.*"

**Beg.**—In the phrases *beg to acknowledge, beg to state, beg to say,* etc., *beg* is a relic of early, formal courtesy, no longer used by good letter writers.

**Contents carefully noted.**—Originally intended to show courtesy, but overworked and meaningless.

**Esteemed.**—Meaningless and obsolete in such expressions as *your esteemed letter.*

**Favor.**—Incorrectly used in the place of *letter.* Say: "We have your *letter* of August 5," not "We have your *favor* of August 5."

**Hand you.**—Not to be used in the place of *send you.*

**Herewith.**—Superfluous when used with *inclose.* When used in this connection, *herewith* means *in this envelope,* an idea already contained in the word *inclose.*

**Inst., ult.,** and **prox.**—Abbreviations of *instant, ultimo,* and *proximo,* meaning the present, the past, and the next month. It is generally better to designate the month by its name; as, "We have your letter of *June 6,*" not "Your letter of the 6th *instant.*"

**Kind.**—See *esteemed.*

**Oblige.**—A weak, meaningless close to a letter.

**Per.**—A word of Latin origin, and should be used only with other words of Latin form; as, *per diem, per annum.* Use *a* with *week, day, month, year,* etc.

**Same.**—Incorrectly used as a personal pronoun. Say, "We regret the error and hope *it* has not caused you any inconvenience," not "We regret the error and hope *same* has not caused you any inconvenience." *Same* is correctly used when a noun is understood after it; as, "These prices are the *same* (prices) as we quoted you last week."

**Stated.**—Stilted and overworked. *Inform, say,* or *tell* is usually better.

**Valued.**—See *esteemed.*

**Would say, wish to say,** etc.—Wordy and generally useless. Say, "We regret that we can not comply with your request," not "In reply to your letter *would say* that we regret," etc.

**Writer.**—Undesirable as a substitute for *I,* for the reason that it is awkward and fixes attention on the writer even more than the use of *I.* Say, "In reply to your letter of June 5, *I* have gone carefully over the matter," not "In reply to your letter of June 5, the *writer* has gone carefully over the matter."

### How to Begin a Letter

The most emphatic places in a letter, just as in a sentence or a paragraph, are the beginning and the end. It is, therefore, important that the student should study carefully how to begin and close a business letter in the most effective way. In many letters, especially in sales letters and letters answering complaints, the opening paragraph may be

utilized to put the reader in the right mental attitude to receive the message that follows.

While it is usually desirable to make, in the first sentence, some reference to the letter that is being answered, by referring to its contents or its date, it is much better to make this reference incidentally. Thus, "We thank you for the suggestion contained in your letter of June 25;" "We regret to learn that our last shipment was not satisfactory, as you say in your letter of the 15th, which has just reached us;" "The goods ordered in your letter of September 12 will be shipped the first of next week."

**Avoid beginning with "we."**—While it is not wrong to begin a letter with "we," it is generally better to avoid doing so unless, through previous correspondence, the point of contact has been established; and even then, it is a good plan to keep "we" in the background and let the "you" attitude predominate.

Original: We are in receipt of your letter about the goods ordered on June 25.

Improved: The goods you ordered on June 25, about which you inquire in your letter of July 2, will be shipped by express this afternoon.

Original: We are sorry to learn of the damage to your shipment of April 16.

Improved: You have every right to be disturbed because of the damage to the desk shipped you on April 16.

**Avoid stereotyped openings.**—Such weak, stereotyped phrases as, "We beg to acknowledge receipt of your valued favor of recent date;" "Replying to your esteemed favor of the 15th instant;" "In reply to your favor of the 20th ultimo;" "Answering your letter of even date," should be carefully avoided.

The following paragraphs illustrate both the weak, overworked openings and the easy, natural way of beginning a letter:

Original: Your valued order of the 10th instant is at hand, and are giving same our prompt attention.

Improved: Thank you for your order of June 10. We shall give this our prompt attention.

Original: In reply to your esteemed favor of the 25th instant, beg to advise that both of your orders have already been shipped.

Improved: We take pleasure in informing you, in reply to your letter of March 25, that both of your orders have been shipped.

Original: We beg to acknowledge receipt of your favor of the 12th instant, with order for 50 bags of peanuts, for which accept our thanks.

Improved: Your order of June 12 for 50 bags of peanuts has just this moment reached us. Shipment will be made immediately by express as you request. Thank you for the order.

Original: We are in receipt of your favor of the 7th inst. relative to loss on property #412 Harwood Street, and beg to advise that we have given orders to have a carpenter make the repairs and forward the bill to us.

Improved: A carpenter has been instructed to make the repairs on the property at 412 Harwood Street and forward the bill to us, as requested in your letter of May 7.

Original: We have carefully noted contents of your esteemed favor of recent date, and in reply thereto, would state that the brushes we shipped you were the large size, and our very best price for ½ doz. would be 50c each.

Improved: The brushes to which you refer in your letter of November 10 were the large size, and our very best price for one-half dozen of these would be 50c each.

Original: Your esteemed favor of the 18th inst. to hand and contents noted.

Improved: It is a pleasure to me to acknowledge personally your letter regarding our 1916 model and to note the information you furnish regarding your car.

"The man who can *write a letter* that does what another man must make a personal call to do, is the greatest, most independent power in the modern business world."

## How to Close a Business Letter

Since the closing paragraph occupies so important a place, it should be so constructed as to add to the effectiveness of the letter. A good closing paragraph gives the letter a finished touch. It should be a natural conclusion, characteristic of every-day life, and consistent with the preceding parts of a letter. A closing that is used without any sense of its appropriateness will weaken the very best of letters.

**Avoid participial closings.**—The participial constructions beginning with *hoping, thanking, trusting, assuring,* etc., are inherently weak, often meaningless, and are used so much that they weaken rather than strengthen the letter. Often a letter can be so constructed as to need no separate closing paragraph, but when such a paragraph is desirable to prevent abruptness, it is usually better to make a direct statement than to use the participial phrase; as, "We thank you for your order," rather than "Thanking you for your order, we are," etc.

A careful study of the following closing paragraphs will enable the student not only to avoid many of the cut-and-dried expressions that lessen the effectiveness of so many business letters, but to close his letters in a natural, effective way:

Weak: Hoping to hear from you soon, we are, etc.

Improved: We would thank you to write us by Wednesday, the 25th.

Weak: Trusting that we may have the pleasure of sending you some samples, we are, etc.

Improved: We suggest that you let us send you some samples.

Original: Thanking you for the order, and trusting that we may hear from you again in the near future, we are, etc.

Improved: We thank you for your order and trust that we may be able to serve you again in the near future.

Weak: Trusting that it will be convenient for you to make remittance at an early date, we are, etc.

Improved: Won't you please make us a remittance by Tuesday, the 15th.

Weak: Hoping that we may have the opportunity of serving you again, and assuring you that the order will be filled satisfactorily, we are, etc.

Improved: We hope that you will give us an opportunity to serve you again, in which case we are certain the order will be filled in a manner that will merit your entire approval.

Weak: Trusting to be favored with your early order and assuring you that it will have our prompt and careful attention, we are, etc.

Improved: We promise our very best attention to any order that you may send us.

Original: Thanking you in advance for a reply and hoping to be favored with an order from you in the near future, we are, etc.

Improved: We shall appreciate the kindness of a reply, and the pleasure of being of service to you.

## Exercise 16

Revise the following and give your reasons for each change:

1. Shall be able to make shipment of your order by July 15.

2. You will have to send us a remittance before we can ship the goods you order.

3. You will find that this automobile will give you very little trouble.

4. We beg to acknowledge receipt of your recent favor in which you advise that the second coat which we sent you was also too small.

5. Thanking you for your inquiry and trusting that we may hear from you again in the near future, we are, etc.

6. We thank you for your co-operation, as we certainly do need a lot of applicants at this time, as we have so many more calls than we can fill.

7. As per your esteemed request, beg to advise that we are mailing you a catalogue under separate cover.

8. Dear Sir: Yours of the 23d ultimo at hand. In compliance with same, would say that on all orders of $5 or over, we allow a discount of 10%. Cash must accompany order. Would say that we recognize only one firm in the same city, and first come, first served. Therefore, you must order immediately if you wish the goods. Hoping this will be satisfactory, we are, yours truly.

9. We have a heavy payment to provide for on the 15th instant, and would like to have the benefit of your remittance to apply against it and hope that it will be possible for you to accommodate us at this time.

## THE MECHANICAL MAKE-UP OF A LETTER

No matter how important the message it contains, if a letter is unattractive in appearance it is likely to be cast aside with little attention. Neatness and taste in arrangement are to the letter what appearance is to the person.

**Margins.**—The first essential of artistic appearance is the arrangement of the letter on the page. It should be so placed that the left and right-hand margins are of equal width and that the top and bottom margins are also equal. The margin is to a letter what the mat is to a picture; it gives to a letter a balanced appearance.

The left and right-hand margins should never be less than one inch. If the letter is short the margins should be correspondingly wider. The margins at the top and bottom should be a little wider than the side margins. Special care should be taken to see that the right-hand margin is kept as even as possible. Nothing gives a letter so unattractive an appearance as a ragged right-hand margin. Do not crowd the letter too near the top of the page. If the letter is short, instead of writing three or four lines entirely across the page, write seven or eight lines near the middle of the page.

**Touch.**—Another essential of artistic appearance in a type-written page is an even touch, which means that all type impressions should have the same degree of density. To secure this, the type must be clean and good ribbons must be used. Special attention must be given to capital letters, and care should be used to see that the punctuation marks are struck lightly.

**Spacing.**—Except in the case of very short letters, a better display can be secured by single spacing, with double spacing between paragraphs. Always double space between the parts of the letter; that is, between the introductory address and the salutation; between the salutation and the body of the letter, etc.

THE BERGER MANUFACTURING CO.
CANTON, OHIO

April 10, 1925.

The Gale Mfg. Co.,
Albion, Michigan.

Gentlemen:

We are as yet without an acknowledgment of our Steel Furniture catalogue, nor a reply to our letters of Feb. 9 and Mar. 14, making inquiry as to whether we may expect favorable consideration for our Steel Furniture devices.

We judged from your inquiry that you probably had in view the installation of a Steel Filing equipment. If our supposition is correct, why not favor us with your specifications from which we can quote you our best prices?

We are keeping our file open awaiting an expression from you relative to your disposition in this matter, and in the event you are no longer interested would thank you to so advise, having inclosed a stamped envelope with ours of Feb. 9 for your convenience in so doing, for we do not wish to annoy you with unnecessary letters.

Trusting we may yet have the pleasure of serving you and thanking you for your attention, we remain,

Yours truly,

ELP-AGW THE BERGER MANUFACTURING CO.

This illustrates a poorly displayed letter. The side margins are too narrow; the right-hand margin is ragged; and the letter is placed too high on the page.

THE BERGER MANUFACTURING CO.
CANTON, OHIO

April 10, 1925.

The Gale Mfg. Co.,
Albion, Michigan.

Gentlemen:

We are without any acknowledgment of our Steel Furniture catalogue, nor a reply to our letters of February 9 and March 14, making inquiry as to whether we may expect favorable consideration of our Steel Furniture and Filing devices.

We judged from your inquiry that you probably had in view the installation of a Steel Filing Equipment. If our supposition is correct, why not favor us with your specifications from which we can quote you our best prices?

We are keeping our file open awaiting an expression from you relative to your disposition of this matter, and in the event that you are no longer interested, we should thank you to so advise us. We inclosed a stamped envelope with our letter of March 14 for your convenience in doing so, for we do not wish to annoy you with unnecessary letters.

We thank you for your courtesy and trust that we may have the pleasure of serving you.

Yours very truly,

THE BERGER MANUFACTURING CO.

ELP-AGW

This illustrates the same letter properly displayed. Note the wider side margins and the evenness of the right-hand margin. Observe also that the letter is centered on the page.

## PARAGRAPHING

A **paragraph** is a sentence or group of related sentences developing a single phase of the subject. Each phase of the subject should be treated in a separate paragraph. Sometimes, however, emphasis or appearance, or both, make it advisable to devote more than one paragraph to the development of a single phase of the subject.

**Functions of the paragraph.**—The objects to be obtained by paragraphing are:

1. To separate the different phases of the subject.
2. To make reading easy for the eye by breaking up the matter into short units.
3. To make reading easy for the mind by giving it a resting place and a fresh start.
4. To make the letter more attractive in appearance.
5. To give emphasis to any important idea.

**Length of paragraph.**—Business letters should be broken up into easy-reading, eye-pleasing paragraphs. The first and the last paragraphs should be short—as a rule, not more than three or four lines. Other paragraphs should not ordinarily be more than seven or eight lines. Long paragraphs are difficult to read and detract from the appearance of the page. On the other hand, too many very short paragraphs give the letter a "chopped-up" appearance. For the best effect, paragraphs should vary somewhat in length.

**When to paragraph.**—The following suggestions will be helpful in determining when to paragraph:

1. Every change of subject matter or change to a different phase of a subject requires a paragraph.
2. Every idea that is to be emphasized should have a separate paragraph.
3. Paragraph whenever the appearance of the page requires it, even though there is but a slight change in thought.

## LETTERS OF INQUIRY

When you write a letter asking for information, make the letter so clear and definite that the reader can not fail to understand what you want to know and can not very well give less than the information asked for. If the letter is not clear and easily comprehended, it is likely to be laid aside for future attention, or it will be necessary for the reader to write for more information. Do not burden the letter with apologies or negative suggestions, such as, "I am sorry to trouble you," "I trust that it will not greatly inconvenience you," etc.

**Inclosing postage.**—Some firms pay no attention to letters of inquiry that benefit only the writer unless a stamp is inclosed, while others prefer to use their own stamps on the theory that it costs more to keep track of loose stamps than the postage amounts to. It is a safe rule, however, to inclose a stamp or a stamped envelope if the reply will benefit only the writer. When writing about a matter that is likely to lead to mutual profit, it is not necessary to inclose a stamp or a stamped envelope. If a stamp is inclosed, moisten the corner and attach it to the top of the letterhead.

**Acknowledge inquiries promptly.**—Every inquiry is of some value. It indicates, in most cases, that the inquirer is already interested. It should be answered on the day it is received or on the next business day at the latest. If a complete answer cannot be made promptly, briefly acknowledge the inquiry saying when a full answer will be made—and then see that it is answered on that date.

**Express appreciation.**—Never omit the *thank you* for the inquiry nor fail to express appreciation of the opportunity to serve. To do so is inexcusably discourteous. In most cases both sentiments can be incorporated in one sentence; as, "Thank you for your inquiry of June 3 and for the opportunity to serve you."

LETTER OF INQUIRY

Office Supply Company,
Elizabeth, New Jersey.

Gentlemen:

Do you handle three-ring binders for loose sheets like the sample inclosed? If so, please quote us prices in lots of twenty-five and fifty.

Please inclose proof of type that you could use in stamping gold title on the covers of the binders, and tell us how much the stamping would cost.

We should like a box for each binder. What would be the additional cost for these.

How soon could you fill an order for these?

Yours very truly,

**Analysis.**—This letter asks very definitely for the information desired. Each question or group of related questions is given a paragraph by itself, making the reply easy and lessening the danger of having some of the points overlooked.

POOR LETTER REPLYING TO INQUIRY

Office Supply House,
Burlington, New Jersey.

Gentlemen:

With reference to your request for quotation on Black Imitation Leather Binder equipped with three rings, please be advised that we are in a position to offer you same at $2.25 each in lots of twenty-five and at $2.00 each in lots of fifty.

There will be a charge of 50¢ a line additional for gold lettering, and we can ship these binders in boxes containing two binders.

Trusting to hear from you promptly and also suggesting that you have your check accompany your order, in order to insure prompt delivery, we beg to remain,

Yours truly,

**Analysis.**—This letter is entirely lacking in salesmanship. The writer tries to make a sale without sending a sample binder or offering to send one. There is no description of the binder except that it is a black imitation leather. The correspondent does not answer fully the question of supplying a box with each binder. He fails entirely to tell when delivery can be made and ignores the request for specimens of type for stamping. The letter is filled with hackneyed phrases, such as "with reference to your request," "please be advised," "trusting to hear from," "beg to advise," "position to offer you same," and "we remain."

BETTER LETTER REPLYING TO INQUIRY

Gentlemen:

Our binder No. 15 seems to meet the requirements you set forth in your letter of June 26.

We are glad to send you, on approval, a specimen binder. You will see it is well made of a very durable and attractive leather substitute.

In lots of fifty or more, we can make you a price of $2 each. In lots of twenty-five, the price will be $2.25 each.

Stamping in gold letters will cost 50¢ a line. Inclosed is a sheet showing the various types that we use. If you have a die of your own, we could, of course, use it instead of our type.

We can ship the binders within three days after receiving your order. They ordinarily come two in a box, but we can send you as many extra boxes as you wish at 10¢ each.

If we are to have the privilege of serving you, will you please give us two references, so that we may arrange to give you our usual credit terms? If your need of the binders is so urgent that you can not give us time to look up your references, please send us your check with your first order so that there may be no delay.

We shall appreciate the opportunity to serve you.

Yours very truly,

**Analysis.**—This letter answers fully and courteously every question asked by the inquirer. A separate paragraph is given to the answer to each question. The writer tactfully asks for references and suggests that a check be sent with the first order to avoid delay. The letter has the *service* tone from start to finish.

### Exercise 17

1. Write to the A. B. Dick Company, Chicago, Illinois, asking for a catalogue, specimens of work, and the price of the A. B. Dick Mimeograph No. 77. Ask for prices on stencils and ink; also as to the kind of paper recommended for use with the mimeograph.

2. Assuming that you are correspondent for the A. B. Dick Company, write the reply to the inquiry, basing the reply on the following: Price of Model No. 77, $110. Ink is $2.50 a pound; stencils $3.00 a quire. The Hammermill Paper Company, Erie, Pennsylvania, makes a paper especially adapted for mimeograph work.

3. The Eureka Vacuum Cleaner Company, Detroit, Michigan, has received an inquiry from Mrs. Chas. A. Moore, Kent, Ohio, asking for descriptive literature and prices on the Eureka Vacuum Cleaner with attachments. As correspondent for the Vacuum Cleaner Company, write to Mrs. Moore explaining that A. M. Smith & Son, 429 Broadway, Cincinnati, Ohio, are state agents for Ohio and that they will send her literature and prices.

4. Write to A. M. Smith & Son informing them of Mrs. Moore's request.

5. Write A. M. Smith & Son's letter to Mrs. Moore. The cash price of the Eureka is $49.40, including a standard set of attachments; the deferred payment plan is $54.50 with attachments.

## LETTERS ORDERING GOODS

Carelessly written letters ordering goods are a source of much inconvenience and delay, and in many instances, the cause of serious mistakes. Never send out an order without reading it over to see whether you have written exactly what you intended to write.

**Essentials of an order.**—The quantity, quality, style, size, color, and specifications necessary to enable the shipper to fill the order correctly, should be given. When ordering from a catalogue, give the number of the page on which the article is listed, the catalogue number of the article, and the date or number of the catalogue.

**Arrangement of an order.**—Each item of the order should occupy a line or a sentence by itself. This arrangement facilitates the filling of the order, as each item can then be checked off as it is gotten ready for shipment.

**Manner of shipment.**—The manner of shipment, whether by freight, express, or parcel post, should be specified; also the route if this is important. If the manner of shipment is specified and the shipper fails to observe such instructions, the loss, if any occurs, falls upon the shipper. If, however, no shipping directions are given, the shipper may choose his own route and method of shipping without incurring any liability. The shipping point, if different from the writer's address, should also be given.

**References.**—In the case of the first order, the letter should contain a remittance covering the cost of the goods, or satisfactory references as to financial responsibility.

LETTER ORDERING GOODS

Gentlemen:

Please ship us by freight the following:

10 reams 17 x 22, 20-lb., Brother Johnathan Bond, white
4 cases 17 x 22, 24-lb., Scotch Linen Ledger
9 reams 17 x 38, 36-lb., Old Hampshire Bond
20 reams 25 x 38, 36-lb., Old Norse Bond
15 " 8½ x 11, White Laid Mimeograph, put up in packages of 500 sheets each

Yours truly,

LETTER ORDERING GOODS

National Grocery Company,
Chicago, Ill.

Gentlemen:

Please ship us by Michigan Central Freight the following:

15 doz. pint cans Olives
10 mats F. J. Coffee
6 bgs. Ice Cream Salt
75 1-lb. cans H. Cocoa
6 brls. N. O. Molasses
15 pails #1 Mackerel
10 cases Royal Baking Powder
50 bxs. Sunlight Soap
10 pkgs. S. Yeast Cakes

As our stock of some of these goods is getting low, we wish you would follow this shipment with tracer.

Yours very truly,

## Notes

1. No punctuation mark is required at the end of each item of the order.

2. The names of the articles should be capitalized, but such words as *cases, reams, barrels, dozen, gross*, etc, expressing quantity, and such words as *white, hard-finished*, etc., expressing quality, should not be capitalized. There is a tendency to capitalize only trade or proper names.

3. If an item requires two lines, the second line begins a little to the right of the first line.

4. The items composing the order should be indented far enough to the right of the paragraph margin to make the space at the left and at the right of the items uniform.

5. A letter duplicating an order should contain the same information as the previous order. For instance, to say, "Please duplicate our order of the 15th," necessitates looking up the first order, and entails further correspondence if it can not be found.

6. Letters relative to a delay in filling an order should contain a duplicate of the original order, so that in case the original order was not received or was lost, the order can be filled from the duplicate.

## Exercise 18

1. Order from the National Grocery Company, Detroit, Michigan; 4 dozen bars Ivory soap; 3 dozen cans California peaches; 10 bags navy beans.

2. Order from the Standard Furniture Company, Grand Rapids, Michigan, the following goods, selected from their 1925 catalogue: 4 #42 fancy rockers; 8 #426 hall stands; 2 #39 dining tables; 6 #94 bookcases; 12 pair #91 lace curtains; 12 #75 office chairs. Request that the goods be shipped by freight.

3. Assume that it has now been a week since you placed the above order and that you have not received the goods nor any acknowledgment of the order. Write to the Standard Furniture Company, asking them to hurry the goods along.

4. Blank and Company, your city, have received an order from Feldher & Company, Findlay, Ohio, for a No. 615 dark green sweater, size 48. The largest size they manufacture regularly is 46. A size 48 would, therefore, have to be made special, which would require from a week to ten days to put through. Write the letter for Blank and Company to Feldher & Company, explaining the circumstances. Ask them to wire if they can wait for the sweater to be made up.

**Enclosures.**—Any enclosure, whether of money, printed matter, or samples of merchandise, should be mentioned in the body of the letter, and "*Enc.*" should be written at the lower left-hand corner of the letter if one enclosure is to be made; if more than one, "*Enc.*" with a figure indicating the number of enclosures; as, "*Enc.* 2."

If the enclosure is a remittance, the letter should state the exact amount, the form in which it is sent—check, draft or money order—and how it is to be applied. The reason for giving the details is that a wrong enclosure or an error in the amount may be detected and corrected at once.

Enclosures such as checks, drafts, invoices, receipted bills, etc., should be laid upon the face of the letter with the top and left-hand edge even with the corresponding edges of the letter, fastened with a paper clip, and folded with the letter.

**Subscriptions.**—When subscribing for a magazine or a newspaper, it is best to state specifically: (1) the amount of money enclosed; (2) the form in which remittance is made; (3) when the subscription is to begin; and (4) the name of the publication ordered.

### Exercise 19

1. Write a letter to the Perry Mason Company, Boston, Mass., enclosing post-office money order for $2.50 for a year's subscription to the "Youth's Companion."

2. Write a letter to the Curtis Publishing Company, Philadelphia, Pa., publishers of the Saturday Evening Post, asking them to change the address of your Saturday Evening Post.

NOTE.—In requesting a change of address, always give the old address as well as the new.

## ACKNOWLEDGMENTS

**Acknowledging orders.**—It is good policy to acknowledge all orders promptly. The purchaser is entitled to know whether his order has been received and whether it can be filled exactly as given and within the required time. If the order is small, or if the goods can be shipped so as to be delivered almost as soon as a letter, some firms do not regard an acknowledgment as necessary. However, the person placing an order naturally follows it with interest, and a courteous acknowledgment will go far toward building goodwill.

In acknowledging a short order, repeat the items so that there will be no question. If the order is long, refer to it by date and number.

If only part of the order can be filled or if the entire order can not be filled promptly, the seller should write a letter acknowledging the order and saying when the missing items or the entire order will be shipped.

Sometimes an order is not sufficiently definite. In such case, you should write a letter asking for the information necessary to enable you to fill it correctly. Such a letter requires tact. Make the purchaser feel that you appreciate his order. Do not intimate that he was careless, for that would probably offend him. You should help the buyer by giving him the information necessary to enable him to make out the order correctly. Sometimes correct names with opportunity to choose will help him.

POOR LETTER ACKNOWLEDGING AN INDEFINITE ORDER

Dear Sir:

We are unable to fill your order of June 2, for the reason that you failed to specify the color of shoe you wanted.

Will you please let us know whether you desire black, tan, russet, or oxblood. In the future when you place an order with us, will you please be careful to give all the information needed in filling the order, as this will save you unnecessary delay and us extra work.

Yours very truly,

**Analysis.**—This letter, wholly lacking in tact and courtesy, is likely to so irritate the customer that he may transfer his order to some other firm. No matter how indefinite the order, the firm, in asking for more detailed information, must never appear to lecture the customer.

BETTER LETTER ACKNOWLEDGING THE SAME ORDER

Dear Sir:

Thank you for your order of June 2.

As most of our orders are for the very popular oxblood, we assume that this is the color you desire; but rather than put you to the inconvenience of returning the goods because of an error, we are writing to make sure of the color before shipping the goods.

All the items called for in your order are in stock ready for shipment the moment we receive your letter. We shall make a special effort to get these goods to you promptly.

We hope that you will be so well pleased with this order that we shall have the opportunity of serving you often.

Yours very truly,

**Analysis.**—This letter expresses appreciation of the order, and tactfully and courteously asks for the necessary information. There is no intimation of carelessness on the part of the customer. The writer makes him feel that such an error is not uncommon. The *service* tone of this letter will do much to build up good-will.

**Acknowledging remittances.**—A prompt acknowledgment of a remittance should be made, stating the amount of the remittance and the purpose for which it was designated by the sender, and when required, the letter should be accompanied by a receipt or a receipted statement. In addition, the letter should express an appreciation of the remittance.

The following letter from the office of the White Star Steamship Company is a good example of a courteous acknowledgment:

LETTER ACKNOWLEDGING REMITTANCE

Dear Sir:

This will acknowledge the receipt of your letter of yesterday with check enclosed for $50, which we note is to be applied as a deposit to secure the reservation of Room 132 for your daughter and Berth 1 in Room 140 for yourself at the rate of $53.75.

We thank you very much for this deposit and will ask you to kindly send us the full name of your daughter.

We should like to call your attention to our travelers' checks and letters of credit.

Yours truly,

**Analysis.**—This letter courteously acknowledges the receipt of the remittance, calls attention to travelers' checks and letters of credit, and incidentally builds good-will.

### Exercise 20

1. Write to Howard & Solon, grocers, your city, inclosing a check for $12.50 to apply on your account.

2. Write a letter from Howard & Solon acknowledging receipt of the check.

3. Your customer, Henry Evans, Columbus, Ohio, who owes you a bill of $57.25, sent, by mistake, a check for $59.25. Write a letter acknowledging receipt of the payment; call attention to the error, and enclose your check for $2, the amount overpaid.

4. You have received from A. J. Porter & Brothers, Oak Park, Illinois, an order for 4 gross Dixon's Ticonderoga Pencils 1386—No. 2 5/10 and 12 gross Hunt's Pens same as last ordered. You find on referring to your records that their last order for pens called for 3 gross No. 67 Pens and 5 gross No. 69. Write to A. J. Porter & Brothers, stating that the pencils have been shipped and asking them whether they desire No. 67 or No. 69 Pens.

## LETTERS OF RECOMMENDATION

Letters of recommendation may be divided into two classes: *general* and *personal*. The general letter of recommendation usually opens with the salutation "To Whom It May Concern." It is given to the person requesting it, to use as he sees fit, and must, in courtesy, be delivered to him unsealed. He retains the original and sends a copy of it with each letter of application.

The personal letter of recommendation is addressed to some individual or firm, and is mailed directly to the person addressed. It is of greater value than the general letter, for the reason that it may include information the writer would not care to give in a general letter.

The first essentials of a letter of recommendation is truthfulness. It should not conceal any important facts; neither should it overestimate or underestimate the ability of the applicant. A few brief, pointed statements concerning the character and ability of the applicant will have more weight than a long letter filled with stereotyped expressions.

GENERAL LETTER OF RECOMMENDATION

To Whom It May Concern:

Miss Mary E. Burns has been in our employ as stenographer during the past two years.

Her work has been entirely satisfactory. She is rapid and accurate in both shorthand and typewriting, and is especially good in English, spelling, and punctuation.

She is punctual, thoroughly reliable, and possesses an unusual degree of initiative. She is a young woman of pleasing personality and displays tact in meeting callers.

We are pleased to be able to give Miss Burns this recommendation and to have her use our name as reference.

STANDARD MANUFACTURING CO.

By C. J. Sutton

SPECIAL LETTER OF RECOMMENDATION

Messrs. N. L. Harmon & Son,
Jacksonville, Fla.

Gentlemen:

It is a pleasure to reply to your letter of May 25 inquiring as to the character and ability of Mr. John N. Williams.

Mr. Williams has been in our employ as bookkeeper for nearly three years, and we have found him accurate and thoroughly reliable in the discharge of his duties. He has shown a keen interest in our business, and we regret to lose his services, but the position we have to offer does not warrant our paying him what he is really worth.

We take pleasure in recommending him to you, because we feel sure that he is qualified to render you efficient service.

Yours truly,

C. M. Coe

### Notes

1. The general letter does not require a complimentary close, though some prefer to use *Yours truly, Respectfully yours,* etc.

2. The salutation may be written in any of the three ways: *TO WHOM IT MAY CONCERN, To Whom It May Concern,* or *To whom it may concern.*

## LETTERS OF INTRODUCTION

A letter of introduction is a letter written by one person to another, introducing a third person. It should be short, merely stating the purpose of the introduction and containing a few words of recommendation. Such a letter should not, of course, be given unless the person who gives it has reason to believe that the introduction will be of mutual interest and advantage to the persons introduced.

A letter of introduction is left unsealed, and generally given to the person introduced, who presents it to the person addressed. The word *Introducing,* followed by the person's name, is written in the lower left-hand corner of the envelope.

LETTER OF INTRODUCTION

Mr. Staige Davis,
Charleston, W Va.

Dear Mr. Davis:

This will introduce to you my friend, Mr. E. Connor Hall, who is visiting your city with the view of locating there. He is a young man of exceptional ability, sound legal training, strict integrity, and excellent morals.

I shall appreciate any courtesy you may be able to extend to Mr. Hall.

Sincerely yours,

**Acknowledgment.**—While it is not absolutely necessary to acknowledge a letter of introduction, it is courteous and proper to do so.

BC

LETTER OF INTRODUCTION

Mr. Carlton S. Winner,
Waterloo, Iowa.

Dear Mr. Winner:

This will introduce to you Mr. Garnet G. Hammond, the young business man about whom I wrote you a few weeks ago. He is now in Waterloo for the purpose of looking up a desirable location for a branch store.

By strict attention to business, uniform courtesy, and fair dealing, Mr. Hammond has built up a successful business here. He is the kind of man that Waterloo will be glad to welcome and whom you will be pleased to know personally.

I know you will take pleasure in assisting Mr. Hammond to find a suitable location, and you may be sure that I shall appreciate your doing so.

Yours very sincerely,

## Exercise 21

1. Write a general letter of recommendation for Miss Carrie I. Wood, who has been employed as stenographer in your office for two years. She is rapid, accurate, and reliable. Her knowledge of the details of office work, coupled with her initiative, fits her for a responsible position.

2. Write a letter recommending Mr. Harold Lansing as salesman. Mention that he has been in your employ for three years; that his work has been entirely satisfactory; that he is a man of excellent habits, conscientious, and aggressive; that he is leaving your employ because of the dissolution of your firm.

3. Write a letter to Mr. M. J. Thomas, Secretary of the Chamber of Commerce, Wheeling, W. Va., introducing your friend, Mr. John H. Crane, a recent graduate from the Dental Department of the University of Minnesota, who is about to begin the practice of dentistry in Wheeling.

4. You have received a letter from H. E. McDonald, Bluefield, West Virginia, introducing J. E. Lindsay. Write to Mr. McDonald, acknowledging his letter.

## LETTERS OF APPLICATION

**Importance of letter of application.**—The letter of application is a very important one because the large majority of positions are obtained by means of a letter. In it you are attempting to sell your services. You should strive to create a favorable impression so that you may secure an interview.

You may have education, experience, ability, and all the other necessary requirements for a certain position, but if you cannot write a convincing letter of application, these desirable qualities will aid you little. It is the letter that gives you the opportunity to prove your qualifications. Many a man with ability and excellent traits of character has failed to obtain a position because he could not write a letter that was effective enough to secure him an interview. His letter did not show his ability and hence did not convince the prospective employer.

**The four steps.**—An effective letter of application should usually contain four steps. It should—

1. Indicate how you learned of the position for which you are applying.
2. State your qualifications—age, education, and experience.
3. Give references.
4. Make it easy for the employer to grant you an interview.

**Appearance of the letter.**—As the appearance of the letter will give the recipient his first impression of you, it should be absolutely correct in form. It should be written on a good quality of plain, white paper. Do not use paper with a printed letterhead or social or club stationery. These suggest at once that you are not businesslike.

If possible, have your letter typewritten unless you are requested to apply in your own handwriting. The letter

should contain no erasures or dirty spots. Poor typing always indicates general carelessness and lack of neatness. A properly spaced and attractively written letter will create a favorable impression on the mind of the reader.

**Tone of the letter.**—The letter must be adapted in tone to the employer. If he belongs to a conservative profession, the letter should be dignified in tone. Under no circumstances should it be overconfident or boasting. The writer must show that he has confidence in his ability, but he must not impress the reader that he is conceited.

A whining letter makes even a worse impression than a boasting one. The employer is not hiring you because you need the position but because he believes your services will be valuable to him. Do not tell him a hard luck story.

**The opening paragraph.**—The opening paragraph must attract the attention of the reader and persuade him to continue his reading. A direct statement showing that you realize the importance of the position will frequently accomplish this. If you are answering an advertisement, you may be able to obtain from it a hint of some special point.

The opening, however, must not suggest that you are conceited. You must avoid impressing the employer with the idea that you feel capable of running his business for him. On the other hand, a weak, apologetic beginning makes the reader feel you lack energy and originality.

**Avoid stereotyped phrases.**—Trite phrases weaken the effect of the letter. They make the reader feel that the applicant lacks originality. Such a letter has no character. It is so like the others on the reader's desk that it does not specially attract him. To eliminate the competition you must write a letter that is individual and distinctly different from the general stereotyped application letter.

The following openings are ineffective because they are too weak or too confident:

Having seen your ad. in the Chicago Tribune for an accountant, I thought I would apply.

———

I am writing to answer your advertisement in yesterday's Herald.

———

I beg leave to apply for the position as private secretary you advertised in the Journal.

———

Having heard from Mr. John Horn that you need a stenographer, I should like the job as I am in need of it.

———

You need not look any further, for I am just the man for the position you advertised in the Tribune.

Compare these opening paragraphs with the following and note the gain in effectiveness:

Naturally you wish to obtain the most fully qualified man for the position of accountant, which you advertised in the Chicago Tribune.

———

The position of correspondent in the credit department requires tact and consideration. It is because I believe I have these qualities that I am answering your advertisement in yesterday's Herald.

———

In these days of sharp competition the executive should not be hindered in his important work by minor details. He should be relieved of these matters by his secretary.

———

Mr. John Horn has informed me that you are in need of a stenographer. He thinks that I shall be able to fill the position satisfactorily.

———

Please consider me an applicant for the position of bookkeeper, which you advertised in this morning's Tribune.

**Creating desire for your services.**—You can create desire for your services most successfully by stating your qualifications in detail. You must convince the prospective

employer that you can fill the position satisfactorily. He will wish to know certain essential facts. They are your age, the extent of your education, your experience, any special knowledge of the subject you may have, and the salary you expect.

**Education.**—It is not necessary, however, to list all the subjects you studied in school or to remark that you received good grades. All the prospective employer wishes to know is whether you are a graduate of a high school, business college, or college. If you have taken special courses in a particular subject, it might be well to mention those.

**Experience.**—You should state specifically what your experience has been. This is the most important part of this section of the letter and should be complete and definite. Never say "I have done similar work for some time." The employer wishes to know just what kind of work you have done and how long you have done it.

**Special knowledge.**—If you have made a special study of a subject or are acquainted with important literature concerning it, you should explain this fact briefly. It shows that you are interested enough to try to improve your knowledge of your work.

**Salary.**—Many advertisements ask you to give the salary you expect. This usually brings a hard problem. If you are anxious to obtain the position, you do not wish to place the salary too high. On the other hand, you should not undervalue your services. If asked to name a salary, never say "Moderate salary," or "Salary no object," as that would be unbusinesslike and probably insincere. When you name a salary, take into consideration your ability and experience and the salary paid for such services in the locality where you are applying for a position.

If you are not asked to name a salary, say nothing on that point, unless it be to state that you are willing that the

matter of salary be determined after you have had an opportunity to demonstrate the value of your services. If possible, leave the question of salary for the interview.

**References.**—The value of a reference depends entirely upon his knowledge of your business ability. A former employer or a friend who knows you well is better than an instructor or a clergyman. The latter classes seldom know you intimately, for they have observed only one side of your character. Often such references are forced to estimate your business ability.

You should obtain permission before you give a person as reference. Always give the full names and addresses of your references. If you have letters of recommendation, always send copies. Mark them "Copy" with the word "Signed" before the signature. Originals may be lost.

**Securing an interview.**—The purpose of the letter is to secure an interview so that the employer may judge your general appearance and personality. You should make it as easy as possible for him to make an appointment for you. Your telephone number and the time when you may be reached often serve as a stimulus to action. The request for the interview should be direct and businesslike. A weak closing paragraph will destroy the good impression of the previous paragraphs. It suggests only a half-hearted interest.

Compare the following sets of concluding paragraphs to determine the value of an effective close.

Weak: Hoping to hear from you soon that I am the lucky man.

Stronger: I should be pleased if you would grant me an interview and should be glad to call at any time most convenient to you. My telephone number is Watkins 2568.

Weak: If you are interested in my application, I hope you will give me an interview.

Stronger: In order that you may determine whether I have the desired personal qualifications for the position, I shall be glad to call for an interview at any time convenient for you.

A LETTER OF APPLICATION FROM PERSON OF LIMITED EXPERIENCE

| | |
|---|---|
| | G 52, News Office,<br>Indianapolis, Indiana. |
| | Gentlemen: |
| *Attracts attention* | In these days of sharp competition the executive should not be hindered in his important work by minor details. These should be taken care of by his secretary. |
| *Reference to advertisement* | Will you allow mè the opportunity to prove to you that I have the necessary qualifications to fill the position of secretary you advertised in today's Tribune? |
| *Qualifications* | I am twenty-one years old. After graduation from the High School of Commerce three years ago, I attended the Blank Secretarial School of Indianapolis, Indiana, for one year. For the last two years I have been employed by Green and Company, hardware dealers. I have not only taken dictation but have also handled most of the routine correspondence. |
| *Reference* | My present employer, Mr. H. L. Green, knows of my desire to secure a secretarial position and has very kindly consented to allow me to use his name as a reference. Mr. C. L. Gaines, Director of the Blank Secretarial School, and Mr. H. M. Foster, Cashier of the First National Bank, Huntington, Indiana, are acquainted with my character and ability. |
| *Request for interview* | I shall be pleased to call at your office for a personal interview at your convenience. |
| | Yours respectfully, |

**Analysis.**—This letter is written in a frank, businesslike manner. The necessary information is given, but the letter is not overloaded with details. The applicant shows that he realizes what the position demands and proceeds to show that his education and experience have fitted him for it.

LETTER OF APPLICATION FROM EXPERIENCED MAN

Gentlemen:

As I have had six years' experience as an accountant, I should like to be considered an applicant for the position of senior accountant you advertised in this morning's Tribune.

For your convenience I am listing some personal information concerning myself and my qualifications.

| | |
|---|---|
| Age: | 28 |
| Height: | 5 ft. 11 in. |
| Weight: | 175 |
| Church: | Baptist |
| Health: | I am fortunate in possessing excellent health. I have lost only two days' time in four years. |
| Education: | I am a graduate of the School of Commerce, Accounts, and Finance, of New York University. In 1918 I received a C. P. A. degree in Ohio. |
| Experience: | For one year I was in the accounting department of the Bethlehem Steel Corporation. I resigned from this position because I had an opportunity to obtain the position of junior accountant with Douglas & Elliot, a firm of public accountants. With this firm I have done every type of accounting. The second year I was made one of the senior accountants. |
| Reason for change: | As Douglas & Elliot is a small firm, I desire to become associated with a firm where there will be more opportunity for advancement. |
| References: | Mr. H. L. Tucker, Comptroller of the Bethlehem Steel Company, South Bethlehem, Pa., and Mr. H. J. Douglas, 165 Nassau Street, New York City, have told me that they will be glad to give you any information concerning my ability and character. |
| Request for interview: | The most satisfactory method of determining my personal qualifications for the position in your firm will be an interview. My telephone number is Irving 960. I shall be glad to call at your office at your convenience. |

Respectfully yours,

**Analysis.**—This letter gives detailed information because the position for which the applicant is applying requires it. You will notice that a new heading—Reason for Change—has been included. This is necessary because the employer will probably wonder why the applicant should leave such a firm. The letter is dignified in tone and language, business-like, and to the point.

**Follow-up letter.**—Sometimes you may write an unsolicited letter of application. You write because you desire to obtain a position with a well-known firm, which does not have to advertise for employees. You will probably receive an answer to the effect that no vacancy exists at the present time but that your application has been filed.

To show your appreciation of this action you should write a short follow-up letter. In this letter you may request consideration when a vacancy occurs. If you do not hear within several weeks, you may write again calling attention to your application and expressing your desire to become a member of the firm.

### Exercise 22

WANTED.—By a manufacturing concern, an office boy, bright, fifteen to eighteen years of age. Permanent, with fine opportunity for advancement. Give age, education, and telephone. Address H 430, Record Herald.

WANTED.—Bookkeeper; must be rapid and accurate, good penman; good opening for right person. State age, experience, and reference. Address J. 38, Evening News.

INSTRUCTIONS.—Assume that you are eighteen years of age; that you have had two years in high school, and are a graduate of the Commercial Department of the school you are attending; that you have had no actual experience, but that you believe the thorough training you have had, which included business arithmetic, rapid calculation, penmanship, as well as modern practice in bookkeeping, has fitted you to fill the position acceptably. Refer to the principal of the Commercial Department of the school you are attending, and to some business man who has a knowledge of your character and ability.

## CREDIT LETTERS

**Functions of the credit department.**—Approximately 85% of business today is done on a credit basis. Most firms, therefore, find it necessary to maintain a credit department under the supervision of a credit manager specially fitted and trained for this position. The credit manager must be a man of good judgment, for the success of the business depends in a large measure upon his decisions.

**Relation to sales department.**—The credit department should co-operate with the sales department. If the credit manager is too conservative in granting credit, business will be turned away. On the other hand, the credit manager can assist the sales department by being as lenient in extending credit as sound business will permit and by building up good-will among the customers through courtesy and tact.

**Relation to collection department.**—The relation between the credit department and the collection department is very close. In fact, in most organizations these departments are combined under the supervision of a single manager. The credit manager should never forget that the goal of credit is prompt collections. If he grants credit without the proper investigations, he will increase the work of the collection department, for as some one has aptly said, "Good credits are half of collections." If he extends credit to poor risks, he is likely to increase the losses from bad debts.

### The Basis of Credit

Before granting credit, the credit manager should make a thorough investigation of the customer's capital, character, reputation, business ability, and location. Upon his findings he bases his judgment of the risk involved.

**Capital.**—In granting credit, a man's capital is determined by the difference between his quick assets and his liabilities. Capital tied up in property and in long-term investments

that are not readily marketable is not given much consideration in determining the line of credit. Not only is the actual value of his assets important but also the ease with which he can turn them into cash, should occasion require. The amount of insurance he carries is also a factor in determining his financial standing.

**Character.**—Although a customer may have adequate capital, he may not be a good credit risk because of his character. He may be untruthful or dishonest. Perhaps he is noted for taking unfair advantage of his creditors whenever possible. The credit manager judges a man's character by his habits of living. If he lives beyond his means or has a tendency to gamble, he is not a good credit risk.

**Reputation.**—Another important factor in determining a customer's credit standing is his reputation for paying his debts. Some men have enviable reputations because they always pay promptly, while others are considered unfavorably because they never pay until forced to do so.

**Ability.**—A customer's character and reputation may be entirely satisfactory, and yet he may be a poor risk because he lacks experience or business ability. Age, education, experience, energy, judgment, and the ability to organize and carry on a business systematically are important factors to be considered in extending credit.

**Location.**—Finally, the credit manager must consider the location of a business. A busy corner offers a greater opportunity for growth than a side street or a residential section. The convenience of the location of a dealer to his customers influences the success of the business.

### Sources of Credit Information

**Mercantile agencies.**—The credit manager has several sources from which he may get the information he requires.

Mercantile agencies, such as Dun's and Bradstreet's, furnish their subscribers a report or a rating. The report generally consists of a brief summary of the totals of the prospective customer's assets and liabilities, full details concerning the latest statements filed, and a few comments concerning his character, location, and credit standing. The rating gives merely an estimate of the worth of his business.

**Credit exchange bureaus.**—The credit exchange bureaus of the various commercial associations render a similar service. The members of the association file with the bureau all information that they may have concerning a customer. These files are open to any member of the association when a customer applies for credit.

**Credit blanks.**—The customer himself is, however, the most satisfactory source of information. He knows better than any one else his true financial standing. For this reason many firms request the customer to submit a financial statement. The firm points out tactfully that such a statement is requested as a matter of general policy from all its customers. A printed blank for this purpose frequently accompanies the request. In the case of an individual the credit information blank usually asks for the applicant's name and address, nature of employment, by whom employed, bank and other references, etc.

**References.**—The customer is frequently asked to give references. These may be roughly grouped into three classes: firms with which he has had dealings, financial institutions with which he has had an account, and persons who may know his reputation. Each of these classes is in a position to furnish valuable information of a different nature.

**Salesmen.**—Salesmen, when trained by the credit department, are a valuable source of credit information. They have the opportunity to study the customer in his environment. They know how he runs his business and under what

local conditions he is working. They may also obtain information from their talks with other salesmen. A good salesman will always estimate the worth of a new prospect from his impressions. Firms often supply their salesmen with blanks upon which to make a report when they send in a customer's first order.

**Tone of the credit letter.**—Every man is more or less sensitive on the subject of his credit reputation. Credit letters should, therefore, be tactful, courteous, and dignified. An abrupt request for information is likely to cause the customer to feel that you are not willing to grant him the usual credit terms. If you suggest that you are doing him a great favor, he will question your sincerity. Since credit correspondence is always of an intimate nature, it is most important that the writer assume a cordial tone.

**Make the customer a friend.**—The writer must always remember that the interests of the firm and those of the customer are identical. A credit relationship is established so that both may conduct business more profitably. It is a benefit not only to the customer but also to the firm. The credit manager should avail himself of this opportunity to make a good friend of the customer.

Many credit letters fail to accomplish this purpose because they arouse the suspicion of the customer. He feels that the writer questions his ability or intention to pay. Hence it is most important to show that the request for information is a part of the general policy of the firm. In order to make this perfectly clear to the customer some firms print a statement similar to the following on the credit information blank. "Please understand that we apply this system to all our charge accounts without exception." A negative suggestion in a credit letter may cause the loss of a valuable customer.

**Letters asking for credit information.**—When a customer applies for credit without giving references or any credit

information, or when he sends in an order without providing for the means of payment, it is necessary to write to him for credit information. This letter should be short and should consist of three steps. The first paragraph should express your appreciation of the request or order. The next section of the letter should ask tactfully for the information desired. The last paragraph should indicate your desire to serve the customer.

A POOR LETTER ASKING FOR CREDIT INFORMATION

Gentlemen:

We have your order of May 9, but note that you do not say anything about the method of payment.

As we have never had any dealings with you, we do not think it advisable to open an account in your name until we have some definite information concerning your credit standing. If you will send us the names of several firms from whom you buy on credit, we shall make the usual inquiries from them.

We hope to hear from you soon so that we may ship your order promptly. If you do not want to wait for your order until we receive the necessary information, we will ship it C. O. D.

Yours truly,

**Analysis.**—This letter would antagonize the reader because it is written entirely from the writer's point of view. It suggests that the customer is not trustworthy and that the firm is doing him a great favor by considering his order. It lacks the *service* tone, for it is abrupt and not tactful.

A BETTER LETTER

Gentlemen:

It was a pleasure to receive your request of April 30 for an open account with us. We are always glad to welcome new customers and to assure them of our desire to serve them.

That we may serve you in this respect, we are going to ask you kindly to fill out the enclosed credit information blank.

We request all of our customers to file credit applications so that we may grant them the most advantageous terms. As soon as we hear from the references you list on the blank, we shall inform you concerning our terms.

We are looking forward to a pleasant business relationship and shall be glad to give your orders our most careful attention at all times.

Very truly yours,

**Analysis.**—This letter strives to make the customer feel that the firm welcomes him as a friend. It is based on the desire to serve. The customer is made to feel that he is asked to fill out the blank for his own benefit. Notice that the letter concludes with a positive suggestion.

**Inquiries concerning credit.**—After the credit manager has received the list of references from the customer, he writes to them for the desired information. This letter, which is usually a short one, should indicate that the credit manager realizes the confidential nature of the request. The last paragraph should express his appreciation and may offer to grant a similar favor. Frequently a stamped envelope is inclosed for a reply.

INQUIRY CONCERNING CREDIT

Gentlemen:

The Standard Electric Company of New Haven, Connecticut, desires to open an account with us and has referred us to you.

Any information that you can give us concerning the financial standing of this firm and your dealings with them will be treated confidentially.

At any time that we can be of service to you, we shall be glad to give you similar information.

Very truly yours,

**Answers to credit inquiries.**—The credit manager or the person who receives such a request should answer it promptly and conscientiously. It is a business duty that he owes to

the customer and to the firm making the request. His answer should contain whatever information he may have concerning the reputation of the customer, and an explanation of any particular circumstances. If he wishes, he may give his personal opinion concerning the advisability of granting the customer the credit desired.

Should he be forced to give an unfavorable reply, he must pay special attention to the wording of his letter. It is generally wise to avoid the use of names in an unfavorable answer because you are never sure who may see your letter. An evasive answer is usually considered an unfavorable one. The principles of frankness and completeness should guide the credit manager in his answer whether it be favorable or unfavorable.

FAVORABLE REPLY TO A CREDIT INQUIRY

Gentlemen:

As the Standard Electric Company of New Haven is one of our most valued customers, we are pleased to give you the information requested in your letter of April 10.

When this company applied for credit with us four years ago, our investigation showed that they had an enviable standing in the trade and a growing business. They have always taken advantage of our regular discount. Twice we have voluntarily raised their credit limit because of their success.

We congratulate you on the opportunity to serve the Standard Electric Company.

Very truly yours,

**Analysis.**—This letter not only answers the request adequately but also shows the friendly tone that should mark such letters. It gives the required information directly and fully.

AN UNFAVORABLE REPLY TO AN INQUIRY

Gentlemen:

The company mentioned in your letter of April 10 has purchased nothing from us recently. Two years ago we

received an order from them and a request to open an account.

As our investigation showed that their credit rating was fair and that their opportunity for further development was excellent, we granted them an account with a limit of $250 a month. Six months later they requested an increase of the limit originally granted. Further investigation showed that the business was not adequately managed. Therefore, we refused the request.

Since that time we have had only two orders from them. We have found them slow in meeting their obligations. It would not be our policy to grant them credit at this time unless their method of doing business has considerably improved.

We have given you a frank expression of our opinion and would thank you to consider it as confidential.

We are glad to be able to give you this information.

Very truly yours,

**Analysis.**—This letter frankly discusses the situation without endeavoring to decide definitely on the present standing of the customer. The writer has tried to be fair to both inquirer and customer. He has given a brief but frank history of the relationship of his firm with the customer in a direct manner. He has also given his opinion concerning the advisability of granting credit.

**Granting credit.**—As soon as the credit manager receives the replies from the references, he makes his decision and sets the credit limit. In granting credit he has an opportunity to make a friend of the customer. He should stress the service of the firm in a cordial letter. He should also give the customer the necessary information about terms of payment, for this is his chance to begin credit education. The credit manager should always remember that credit is a privilege and is not granted merely because it has been requested. It should be his aim to add a good customer to the friends of his house.

POOR LETTER GRANTING CREDIT

Dear Sir:

We beg to inform you that your request of March 25 has been granted. We render our bills on the first of the month for goods purchased the preceding month. We expect payment within ten days.

We trust that you will conform to our terms and will frequently take advantage of the privilege of your account.

Very truly yours,

**Analysis.**—This letter is stereotyped in form and language. It lacks character. The tone is also unsuitable because it is dictatorial. The reader does not like to be ordered to pay his bills. Such a letter might so offend him that he would not accept the charge account.

GOOD LETTER GRANTING CREDIT

Dear Sir:

We want to congratulate you on your credit standing with the firms to which you referred us. It is a pleasure to number you among our customers.

To take advantage of the charge account we have opened in your name it is only necessary for you to give the salesman your name and address. Should you desire to take your purchase with you, the aisle manager will approve the charge.

In accordance with the usual custom we send out statements on the first of the month. They include all purchases made before the twenty-eighth of the preceding month and are payable within ten days.

We shall take pleasure in serving you and trust that you will find our service entirely satisfactory.

Very truly yours,

**Analysis.**—This letter establishes a cordial relationship with the customer by congratulating him on his credit standing and by welcoming him as a customer. It stresses primarily the *service* of the firm, because it explains how

easily he may take advantage of the account. It also begins the credit education by suggesting that bills are payable within ten days.

**Refusing credit.**—The most difficult task that confronts the credit manager is that of refusing credit. He must make the customer realize that the refusal is for his own good. Seldom do customers stop to consider whether the credit manager is justified in his refusal. They think that the refusal is a reflection upon their own reputation.

Hence the credit manager must give particular attention to the tone of his letter. The slightest unfavorable suggestion will antagonize the reader. An abrupt statement of the refusal will probably so anger the customer that he will never bother to read the explanations that you may give him. Therefore, it is most important to place the disagreeable remarks in the middle of the letter. The beginning and the conclusion must be cordial in tone and create a feeling of good will.

**Explanation.**—The credit manager must always give an explanation of the refusal without reflecting upon the references who have supplied him with confidential information. The usual explanation is that the reports do not quite meet the strict credit requirements of the firm. He may add that his firm will be glad to grant credit as soon as the customer's financial standing improves.

**Cash or C. O. D.**—In any case he should endeavor to sell the goods on some other basis. The customer desires the goods, or he would not have asked for the account. The credit manager must strengthen this desire and convince the customer of the advisability of buying even though the request for credit is refused.

The usual method is to attempt to sell the goods on a cash or C. O. D. basis. This prevents any delay in the shipment of the order. It allows the customer to become acquainted

with the goods and to test their value. When the letter is tactfully written, friendly relations are established. Later if the business improves these may be a basis for the opening of a charge account. Also in a letter of this kind the desire to serve can be effectively stressed.

**Part payment.**—A variation of this method is the part payment plan. The credit manager asks that part of the invoice be paid when the goods are received. The rest is payable within a specified time. The initial payment is large enough to cover the cost of manufacture. Thus, if the customer does not pay, the firm loses only its profit.

POOR LETTER REFUSING CREDIT

Dear Sir:

Because the replies we received from your references confirmed our opinion of your financial standing, we are forced to refuse you credit.

This action is not a reflection upon your honesty or ability to conduct your business. It is simply a protection on our part since your business has not sufficiently developed to warrant the granting of the credit privilege. We must protect ourselves against loss.

If you want our goods, we shall be glad to furnish them to you on a cash basis. You will probably find this the most advantageous way to purchase, for we give a 2% discount for cash.

Perhaps in the future your business will improve so that we shall feel justified in opening an account for you.

Very truly yours,

**Analysis.**—This letter opens with an abrupt refusal. The writer does not attempt to give a tactful explanation. After this abrupt beginning he further antagonizes the reader by the negative suggestion in the second paragraph. He makes no real effort to sell the goods upon a C. O. D. basis. In fact his tone is so overbearing that the customer would probably never consider the purchase of the goods on any

basis. Finally he again refers to the credit matter in a negative tone. The letter lacks entirely the service attitude. The reader feels that the writer is concerned primarily with self-protection.

GOOD LETTER REFUSING CREDIT

Gentlemen:

Thank you for your promptness in sending us the references we asked for in our letter of November 7.

Although the replies were in general satisfactory, they did not quite meet the requirements of our rather strict credit policy. We are, therefore, unable at present to extend to you our usual terms of credit.

You need not, however, allow this matter of credit to stand in the way of increased profits for you. The coming season is going to be a good one for Masterpiece Radio Sets. The extensive advertising campaign in the magazines and newspapers will surely increase the demand. You should be ready to fill this demand.

We also co-operate with our dealers in promoting their sales. You will always be supplied with advertising material and other dealer aids. You may feel free to call upon our salesmen at any time.

To obtain the benefit of this service all you need to do is to send us a telegram (collect) to ship C. O. D. the number of sets you require. By this method you receive a 2% discount.

We assure you of prompt delivery. Won't you wire us today so that you may not be deprived of these profits?

Very truly yours,

**Analysis.**—This letter explains the refusal in such a way as not to antagonize the reader. After a careful discussion of the credit matter, the writer gives excellent reasons why the customer should buy. He points out definitely the advantages of handling the Masterpiece Radio and thus leads up to the suggestion that an order be sent upon a C. O. D. basis. Before the customer finishes reading the letter, he

recognizes that it is to his advantage to handle the sets. The tone throughout is a cordial one. The letter ends with a direct request for an order and thereby emphasizes the desired action.

**Orders beyond the limit of credit.**—Sometimes a customer who has been granted credit up to a certain limit will order beyond that limit. In this case the credit manager must write a tactful letter explaining why the order cannot be shipped. A frank discussion of the situation will generally accomplish the aim of the letter. If the credit manager thinks it advisable, he may suggest a revision of the terms upon the basis of new credit information.

LETTER TO A CUSTOMER ORDERING BEYOND LIMIT OF CREDIT

Dear Sir:

We were about to ship your order of June 10 when we noticed that the amount was slightly higher than the terms agreed upon.

As the information we have at present does not warrant our increasing the limit set when you opened an account with us, we feel that it is advisable for both of us to hold to the original terms. If you will submit to us a new statement concerning the progress of your business and your financial standing, we shall be glad to consider a revision of the terms.

There is a tendency, you know, for a dealer in a moment of enthusiasm to overstock in anticipation of large sales. When these do not materialize, he frequently finds himself financially embarrassed. As we are in a position to supply our customers promptly, we always advise conservative buying.

Therefore, we have taken the liberty of cutting down your order so that it will come within the proper limit. We have done this because we did not wish to delay the shipment until we should hear from you. We trust that this action will meet with your approval because we wish to serve you to the best of our ability.

Very truly yours,

**Analysis.**—Such a letter proves that the order was cut down largely for the benefit of the customer. It gives a frank explanation of the credit situation but offers to consider new information. It also points out the danger of overstocking, but does not dampen the enthusiasm of the reader, for it stresses prompt delivery. The reader feels that the writer is considering his best interests.

## Exercise 23

1. Mrs. George W. Benson has applied to the L. H. Field Company for a charge account. As credit manager for the L. H. Field Company, you have made investigations and find that Mrs. Benson is prompt in meeting her obligations and is a desirable customer. Write her a letter extending the privilege of opening a charge account. Emphasize the convenience and simplicity of buying on account.

2. J. B. Cook & Company, Lockport, New York, send to The C. M. Gaines Company, Albany, New York, an order amounting to $224.35. They failed to inclose payment or to furnish references. They are not listed in either Dun's or Bradstreet's. As credit manager for The C. M. Gaines Company, write to J. B. Cook & Company asking for references and requesting them to fill out the financial statement blank you will inclose. Suggest that they send a remittance to cover the first order in case they are in urgent need of the goods. Be careful not to give offense.

3. In reply to your inquiry, J. B. Cook & Company give the First National Bank of Lockport as references. Write to the bank for information concerning J. B. Cook & Company.

4. Write a favorable reply from the First National Bank based on the following: The firm only recently began business. It is composed of capable, responsible men. Mr. Cook, the manager, is a conservative business man.

5. Sickels & Preston Co., Davenport, Iowa, have received from Collins & Jones, Mason City, Iowa, an order amounting to $318.25. They give as reference A. M. Brown & Company, Mason City, Iowa. In response to your inquiry, A. M. Brown & Company report that the firm is undercapitalized and rather slow in making payments. As credit manager for Sickels & Preston Co., write to Collins & Jones declining to extend credit. Try to make the sale on a cash basis. Assume that the goods will be needed for the spring trade.

## COLLECTION LETTERS

**Purpose of the collection department.**—Even though the credit manager uses great care in granting credits, still some poor risks will be accepted. At times some customers who usually pay their bills promptly may, through sickness, unusual losses, unfavorable business conditions, or other unfortunate circumstances, find it impossible to meet their obligations when they become due. Or a customer may merely overlook his statement, and before he realizes it, his account is considerably overdue. Then there are still others who are financially able but naturally slow.

Every firm that grants credit must, therefore, have an effective collection system. A firm that does not insist on reasonably prompt payments from its customers will sooner or later find itself in a dangerous financial condition. In order to meet its own financial obligations, it must either borrow money or collect it from those who owe for goods or services rendered. The latter is the logical method.

**Functions of the collection department.**—It is the duty of the collection department to perform this function. But the collection of the debt is not the most difficult task of the department. It must also retain the good will of the customer. If too strenuous methods are used, the customer may transfer his account to a competitor.

Another function of the department is to educate the customer to pay promptly and regularly. Even though the department is successful in collecting the debt without losing the customer, the firm does not want the customer to be continually delinquent. Every time the collection department has to write to the customer, the firm loses a certain amount of profit. Therefore the aim of the collection department should be to train the customer to pay promptly.

**Relation to the credit department.**—Since the functions of the credit department and the collection department are

so closely related, they are generally combined. If the credit manager knows that the burden of collecting from delinquent customers will fall upon him, he will naturally be more careful in determining the reliability of the customer. He will keep in mind the principle that collection is the goal of credit. By a close relation with the credit department, the collection department can most successfully solve its difficulties.

**General principles.**—The debtor must be made to realize that when he opened an account, he entered into a contract with the firm. He accepted the terms, and he should live up to them. There is no argument concerning a bill. It is either right or wrong. If it is right, the customer should pay it when it becomes due. If it is wrong, the firm should take immediate steps to correct the error. Payment should be asked, not as a personal favor nor for any other irrelevant reason, but because it is due. There is no reason why you should "suggest," "beg the favor of," or "respectfully direct attention to" a remittance. When you tell a customer that you do not like to bother him, but that you need the money, he loses respect for your business ability. A begging letter suggests weakness and lack of confidence. The customer should pay because he promised to do so when he accepted the account, not because the firm needs the money. It is manifestly unfair that the customer should have both the goods and the money.

To impress upon the customer this sense of obligation, the collection department should be prompt in informing him of his delinquency. On the last of each month a statement should be rendered so as to reach the customer on the first or second of the month. If there is a delay in sending out statements, the customer naturally feels that it is not important that he settle promptly. Promptness and regularity are two of the most important principles of a collection system. The statement should be followed with notification

or a letter as soon as the customer becomes delinquent. If he fails to pay, send him letters regularly until he answers or until it becomes evident that some other step is necessary.

**Classes of debtors.**—In treating collection letters, it is well to observe a slight mark of distinction between the two classes of collections: first, accounts with business concerns; second, accounts with private individuals, such as retailers' accounts and installment accounts.

In the first classification, we deal with business men on a business subject with which they are thoroughly familiar from daily contact. In the other class, we are dealing with individuals who do not have, on the average, a highly developed business sense and who are not constantly in contact with business matters. The method of appeal in handling the two classes of readers naturally varies somewhat.

**Two-fold nature of the collection letter.**—The collection letter is a difficult one to write because it must persuade the reader to pay, and at the same time it must keep his good-will. A threat of a law-suit would undoubtedly persuade the debtor to pay his bill if he had the money. It would, however, destroy any friendly regard that he might have for the firm. Such a letter would accomplish only the first aim of the collection department—to collect the money.

But retaining the good will of the customer is not always an easy matter, because he is naturally sensitive about his financial affairs. He believes that he is a good risk for any reasonable amount. When he receives a collection letter, he may feel that the writer is reflecting on his personal reputation. To accomplish this second aim the writer must study the nature of his customer and adapt the tone of his letter to that nature.

**Tone of the collection letter.**—No customer objects to a courteous reminder of his obligations. He knows that he

should pay the bill but has neglected to do so. An abrupt letter will, however, bring this fact to his attention in a disagreeable manner. He may pay the bill, but he will not be kindly disposed toward the creditor. It is not wise to overstress a customer's negligence or to lecture him upon his duty.

**Be tactful and courteous.**—The writer of collection letters must always be tactful and courteous. It is so easy to offend a customer by an unfortunate word or suggestion. Sometimes the temptation to be sarcastic is very great, but the writer must avoid any unkind remarks. When he gives offense, he makes his problem twice as hard.

You should always assume that the customer intends to pay or to explain why he is unable to do so. Never suggest that you consider him a poor risk nor intimate that you think he intends to evade payment. You should, on the other hand, convince him that you expect a prompt settlement.

To be effective the collection letter, like the sales letter, must have personality. A touch of the "human interest" element in a collection letter will influence a man when harsh language or stereotyped phrases will do little more than irritate and antagonize him.

Sometimes a single letter with a strong "human interest" element will catch the favorable attention of debtors and effect a settlement promptly, but often a series of three, four or even more letters, each a little more insistent than the previous one, is required.

**Steps in a collection series.**—Every firm should have a carefully planned collection system. This will consist of an itemized bill sent on the first of the month, a statement, two or three formal reminders, two or three personal appeal letters, and a letter threatening legal action. The number

of reminders and letters will depend upon the position of the customer. Every customer is classified as a poor risk, a medium risk, sometimes called responsible but slow, or a gilt-edged risk. A poor risk receives fewer notifications and is allowed a shorter time to answer. The gilt-edged risk, on the other hand, is given every opportunity to answer before the threat letter is sent. As the great majority of delinquent customers belong to the responsible but slow class, we shall discuss the system which may be used for that class.

Each letter in the system must be stronger than the preceding one so that the progress of the system toward legal action will be logical. The letters must be so planned that they will give a unified impression. The emphasis must be placed upon the necessity for payment. Finally, the letters must have enough variety in form and composition to insure the attention of the reader. If he does not read your letter or if it does not make an impression upon him, your effort is wasted.

**The itemized bill.**—The itemized bill should be sent so that it will arrive on the first of the month. In order to do this most firms put all purchases made after the twenty-eighth of the month on the bill for the next month. The customer is usually allowed fifteen to thirty days in which to pay the bill. If he pays within ten days, he may be given a small discount.

**The statement.**—If the customer fails to send his check within the time allowed, he is sent a statement at the expiration of that time. This statement merely reminds him that his account for the month is due. Like the itemized bill it should be sent promptly.

**The formal reminders.**—Formal reminders are short and impersonal, and merely call the attention of the debtor to the fact that the account is overdue. The fact that they

are often printed and that the inside address, salutation and complimentary close are omitted shows that they are a regular part of the routine of the office. Sometimes they are printed or multigraphed with blanks left to be filled in with pen or on the typewriter. The first reminder may or may not be attached to the statement. The second and subsequent ones are sent out at intervals of ten days or two weeks. You will notice that each is a little stronger than the preceding one.

FIRST FORMAL NOTIFICATION

We wish to call your attention to the inclosed account, which is now considerably past due. We shall appreciate a prompt remittance.

ACME SUPPLY COMPANY.

SECOND FORMAL NOTIFICATION

Dear Sir:

Your attention is again called to your past due account of April for $60, statement of which was mailed to you two weeks ago. Please give this matter your immediate attention.

Respectfully yours,

**The first letter.**—The first letter should be merely a courteous reminder that the account is overdue. It is well to assume that failure to settle the account promptly is due to an oversight. Do not intimate that you have any doubt of the customer's intention or ability to pay.

The following is a brief, but very effective letter:

Gentlemen:

This will remind you of the statement of your account sent you on October 15, amounting to $87.29.

The balance is now somewhat overdue, and we ask that you let us have your check in settlement by early mail.

Yours truly,

**Analysis.**—This letter courteously calls the debtor's attention to the fact that his account is slightly overdue. It is short and mild in tone, and is intended merely as a reminder.

Here is another short, but pointed first letter:

Gentlemen:

The check you intended to send us in payment of your account has not yet arrived—no doubt forgotten.

Don't bother to write a letter; just pin your check to this letter and mail it back to us.

Thank you!

Very truly yours,

**Analysis.**—This letter, like the preceding letter, merely "jogs" the debtor's attention. It has been used with remarkable success, due, no doubt, to its brevity and pointedness, which are gained without sacrificing courtesy.

**Special sales paragraph.**—It is often a good plan to inject a special sales paragraph in the first letter. This paragraph tells in a friendly way about goods in which the customer might be interested. The object of such a paragraph is not so much to make sales as to appeal for payment by means of a friendly attitude, though letters so constructed often accomplish both objects.

Here is an example of a courteous, businesslike reminder at which no customer could take offense:

Gentlemen:

Your cashier has probably overlooked or mislaid our recent statement showing $40.32 for invoice of September 15.

Aside from the fact that the bill is due and therefore ought to be paid, we should like the money, and shall appreciate the prompt action we are confident you will take.

By the way, we have on hand about 250 reams of bond paper that we bought before the recent advance in price. We are offering this to our customers at 12c. Examine

carefully the sample, and you will be convinced that this is a bargain at the price. Why not include an order for some of this paper along with your reply?

Very truly yours,

**Analysis.**—This letter merely calls the customer's attention to the fact that his account has not been paid and should be immediately adjusted. In no way does it censure the debtor for his tardiness. It is particularly noteworthy because it gets entirely away from the hackneyed terms "remittance," "check to balance," etc.

**The second letter.**—If the first letter, framed along lines similar to these specimens, fails to bring a remittance or a reply within a reasonable time, a second letter, slightly firmer in tone, should be sent.

But even now it is not safe to conclude that the customer has any desire to evade payment. It may be that circumstances prevent him from paying the amount due, although he plans to make payment just as soon as possible, and that pride or a natural reticence keeps him from making an explanation.

In such a case it is very easy to antagonize a valuable customer by overinsistence. It is not yet time for harsh measures. Give the customer credit for intending to pay his bills until his action convinces you conclusively that he does not intend to pay them.

Here is a good specimen of a second letter:

Gentlemen:

You have always been so prompt in making your settlements with us that we are wondering what is causing you to hold up payment of our April 24 invoice amounting to $215.25.

Perhaps the reason is something which is our fault, and which we could very easily adjust if you would let us know. If it is, won't you write us today concerning it?

If, however, the charges are correct as they stand, will you kindly send us your check for the amount by return mail?

Very truly,

Here is another letter sent out to dealers by one of the largest manufacturing concerns in the country. It is written in a personal style and appeals to the good-will of the customer.

Dear Sir:

Just as a strictly business proposition, the $63.85 you owe us should have been paid sometime ago.

However, circumstances don't permit a man to live up to his agreements in every instance. We understand how poor collections, slow business, and the like sometimes prevent a man from paying when he expects to.

But in order that we may know positively that you have good reasons for not paying, we ask that you write us what the cause has been. Then we won't form the wrong opinion of you.

The number of days this account is past due makes it imperative that it be paid by the 20th of this month. Please arrange to send us your check for $63.85 on or before that date.

Yours very truly,

**Analysis.**—The personal style of this letter will at once create a friendly attitude on the part of a dealer. He will realize that the collection manager understands his difficulties and desires to help him in every way possible. Moreover, he will probably make a special effort to settle the account. If he cannot do this, he will undoubtedly write asking for an extension of time because he knows that the manufacturer wants to give him every consideration. The *service* tone makes the letter a successful one.

**Appeal to self-interest.**—An appeal to self-interest may be used to advantage in the second or the third letter. Such a letter points out that the firm is able to give the most

satisfactory service and the lowest prices only when the customers pay their bills promptly.

The following letter illustrates this appeal:

> Dear Sir:
>
> Although we have called your attention several times to your unpaid account of $36.20, for some reason you have not replied to our requests.
>
> Don't you realize that by this delay you are endangering your credit standing? You surely value the reputation that you have gained by your promptness in the past and desire to maintain it at the same high standard.
>
> Furthermore, it is on the basis of the terms we granted to you and to our other customers that we reckon our prices. Therefore in order to do business without increasing our prices, we must ask prompt settlement from our customers.
>
> You can keep your enviable credit standing and help us maintain our low prices by sending us without delay your check for $36.20.
>
> Very truly yours,

**Analysis.**—While this letter is somewhat stronger in tone than the preceding one, it gives no indication that the creditor thinks the customer has no intention of paying. Emphasis is placed on the benefits the customer will receive by paying promptly.

**The third letter.**—If the first and the second letter, appealing to the customer's honesty and self-interest, do not bring a remittance or a reply, a third letter should follow within a few days. While it should still assume that the debtor really means to pay, it should insist firmly upon an immediate settlement or at least a reply explaining why settlement has not been made and naming a definite time when payment may be expected.

**Appeal to pride.**—Instead of the appeal to the debtor's sense of honesty, fair play, and self-interest, the third letter should appeal to his sense of pride or shame. The tone of

the letters naturally grows more insistent as the series progresses.

Here is a specimen letter, used as the third of a series, with an appeal to the debtor's pride as the controlling factor:

> Gentlemen:
>
> The position of your company is one of responsibility, and it is because of this fact that we so willingly extended credit.
>
> Now, that your account, totaling $215.25, has drifted along for several weeks, we fear that your rightly deserved standing in credit matters is liable to be lowered somewhat in the eyes of those with whom you have business connections.
>
> We are sure that you want your credit standing to rank just as high and to be just as favorable as possible. You know, from your own experience, the value of credit.
>
> Do not let $215.25 endanger your credit reputation.
>
> Send us a check for that amount without delay, and thus preserve your enviable credit standing.
>
> Yours very truly,

**Analysis.**—This letter pictures the debtor's credit standing, appeals to his pride in the favorable reputation of his concern, and then emphasizes the fallacy of endangering that valuable position by neglecting to pay the account in question.

The following is a good specimen directed at the debtor's sense of *shame:*

> Dear Sir:
>
> What would you think of a wide-awake merchant who unfairly used another's money to do business with?
>
> And what would you think of that same merchant when he neglects even to explain his reason for withholding that money?
>
> Be honest and candid in forming your opinion—for that merchant is yourself.
>
> For three months you have been using $145.20 of our

money. We were glad to allow you the use of it for thirty days, to help you make a success of Blank products.

But you have used the money much longer than you promised according to our understanding when you placed the order.

We look forward to receiving your check for the full amount by Monday, July 6.

Very truly yours,

**The fourth letter.**—If no reply to the third letter is received within a reasonable time, it is probable that the debtor intends to avoid payment. The fourth letter should bring the matter to a definite conclusion. As a rule, it should set a definite date for a reply and should state specifically what action will be taken in case no reply is received by that date.

It is here that letters can be used to work upon the debtor's curiosity and fear. Of these two angles of appeal, curiosity is many times the more resultful, for it is the unknown danger a man fears most. If you can stimulate his curiosity regarding a pending action against him, the debtor may be more affected than by the mere statement of a definite action that is to be taken.

Notice the effect of the following letter:

Gentlemen:

If this letter does not bring an answer, we must pass your account of $145.20, now more than three months overdue, to our energetic and inventive Treasurer.

We can not understand why you have allowed your account to drag along without attention. Manifestly, there is no reason why you should not pay this account, or we should have heard from you to that effect.

You voluntarily incurred this obligation when you bought the goods. You were fully aware of the terms applying to the purchase. Yet you have not heeded our courteous requests for a remittance.

We expect you to pay this bill. We don't want to be forced

to give your name to our Treasurer, for it is extremely probable that he will instantly take steps that will cause you considerable surprise and amazement.

Yours truly,

**Analysis.**—Such a letter, giving a straightforward recital of the facts of the case, puts the responsibility for future developments entirely upon the debtor's shoulders. And the mention of steps that will cause great "surprise and amazement" will make the reader wonder whether it is quite the best policy to procrastinate longer in remitting.

**Appeal to fear.**—Before a firm decides to inject the element of fear into a collection letter, the account must necessarily have progressed to the point where collection through the courts is a near possibility. The purpose of such a letter, however—and this is an important consideration—is to bring the money in, not merely to pave the way for the suit.

And remember that you should not resort to the attorney or even suggest such action in the letters, until every other possibility has been exhausted.

Such a letter should be terse and conclusive. There should be an air of finality about the tone so that the reader may realize the earnestness and seriousness of his position.

The following is a good specimen of a collection letter that appeals to the customer's sense of *fear*.

Gentlemen:

You have compelled us to take the unpleasant step of informing our attorneys of your neglect to settle your account of April 15, amounting to $145.20.

We dislike to take this forcible step, but your failure to attend to your indebtedness gives us no alternative.

Of course, you appreciate the time you will lose in court, the harmful publicity, the lowering of your credit, and the inevitable payment of the account, together with court costs, that such a suit will cause you.

> You can readily understand that it is distinctly to your advantage to avoid such unpleasantness.
>
> Accordingly, we shall expect to receive a check for $145.20 not later than Wednesday, June 24. Our attorneys have been instructed to communicate with you on Thursday, June 25, unless we notify them that your check has been received.
>
> Yours very truly,

**Analysis.**—A letter such as this presents the case to the debtor fully and definitely, yet in such a manner that a direct remittance can be sent without any humiliation on the part of the customer.

The function of such a letter as this should be to offer the reader every possible opening for a direct settlement. Remember that the purpose of this letter is not merely to serve notice that the account is to be placed with your attorneys: it is a final endeavor to *collect the account.*

Failure on the part of the debtor to make remittance on the specified date should be met with prompt action by the attorneys. This step being taken, the debtor must, of course, deal in the future with your legal representatives.

### Miscellaneous Collection Letters

Besides the letters already discussed, the collection department must occasionally write letters dealing with more or less routine matters. Perhaps a customer fails to sign a check or takes a discount after the discount period has elapsed. Many firms in dealing with retailers use drafts or hold up orders in an attempt to obtain payment. If the customer has asked for an extension of time, the collection manager must decide upon the validity of his reasons and then either grant or refuse the request. These letters demand the use of the same courteous and friendly tone as the letters in the regular series. In many cases they are even more personal in nature.

**Unsigned checks.**—Occasionally a customer fails to sign his check. As this is at best an embarrassing situation, the writer of the letter calling the neglect to the attention of the customer must be very careful of his tone. He should never attempt a clever remark at the expense of the customer or hint that the unsigned check was sent purposely to delay the payment.

The following letter would handle the situation adequately:

Gentlemen:

We were about to credit your account with $36.50, the amount of your check of April 10, when we noticed that the check was unsigned.

Evidently your bookkeeper inclosed the check in the letter before having it signed. We are returning the check and shall appreciate your prompt attention to this matter.

Very truly yours,

**Use of drafts.**—If the formal notification and the personal appeal letters do not meet with a response, often a draft is drawn on the customer and sent to a bank in his own city for presentation. Many firms that pay no attention to letters will honor a draft because they desire to maintain their credit rating. If refusal to honor drafts is persisted in, the debtor's rating in Dun's and Bradstreet's will be seriously affected.

The following letter may be sent with the draft:

Gentlemen:

Since you have failed to answer our requests of May 1 and May 15 for payment of your account of $40.00, due March 1, we shall draw on you June 10 through the Citizens Bank of White Plains.

Please arrange to honor this draft upon presentation.

Very truly yours,

A short businesslike letter is sufficient for this purpose, It is a bad policy, however, to use a draft without proper

notification of some nature. The creditor should always give the debtor the opportunity to arrange for honoring the draft.

**Holding up orders.**—Another method to induce payment from retailers is to hold up an order until the account has been settled. This method gives the creditor an opportunity to ask for an explanation. He must be careful not to create offense or to make the customer think that he does not expect payment. Usually the appeal to self-interest is appropriate in such a letter.

> Gentlemen:
>
> Thank you for your order of June 10. We had this order ready to ship when the accounting department told us that your account of $105 for April had not been paid.
>
> You surely realize that it is neither to our best interest nor to your own for you to increase this indebtedness. The larger the amount the harder it is to pay. When you opened your account with us, you expected to abide by the terms, which you found satisfactory.
>
> Will you, therefore, kindly send us your check for $105 by return mail so that we may ship your order immediately?
>
> Very truly yours,

**Analysis.**—This letter gives a courteous explanation from the customer's point of view. By tactful suggestion he is made to see his position. Sometimes more definite sales talk can be incorporated in the letter. This is particularly appropriate if the customer needs the goods for seasonal trade.

**Extensions.**—A customer may reply to one of your collection letters by asking for an extension of time. He will probably explain the reasons why he has been unable to pay with his usual promptness. These generally concern illness, poor business, or a similar misfortune,

The collection manager must weigh these reasons carefully with a view to determining their validity. His aim

should be to grant the extension if possible in order to keep the customer. When he finds that he can grant the extension, he should explain definitely in his letter the reason for doing so. If he must refuse, he should avoid a curt reply.

> Dear Sir:
>
> We were sorry to learn from your letter of August 5 that the past month has been a slow one for you.
>
> Unfortunately several dealers have found the present season an unfavorable one for disposing of the goods represented by these invoices. Therefore after a careful consideration of your reasons, we are pleased to grant your request for an extension of thirty days.
>
> We trust that business will soon increase so that you may once more be earning your usual good profits.
>
> Very truly yours,

**Analysis.**—This letter points out definitely the reasons for granting the extension and encourages the customer to renewed efforts. The sympathetic attitude is most important in such a letter.

**Discount letters.**—Manufacturers and wholesalers usually allow retailers to take a small discount for payment within ten days. Occasionally a customer will attempt to take this discount after the period has elapsed. When he has allowed the period to pass through negligence, he will probably send the check with the discount deducted and make no explanation. If the goods have not arrived before the expiration of the period, he will write a letter acknowledging that he has taken the discount and explain his reason.

Some firms allow this procedure without taking any notice of it provided the customer is a new customer and this is his first offense. Such a policy is unbusinesslike, for it tempts the customer to take advantage of you the second time. Then the task of discussing the matter with him will be much more difficult. You must decide, on the basis of the circumstances in each case, whether you will allow the abuse of the discount privilege. If the customer writes no letter

of explanation, you can take it for granted that he is intentionally trying to take the discount unjustly. In this case you must write a firm but courteous letter refusing to accept his check in full settlement of the account.

When he gives a reason for his action, it is necessary for you to determine the value of the reason. Generally new customers are allowed the discount, but they are informed that in the future they will be expected to comply with your terms. You must make every effort to prevent the recurrence of this situation.

Finally, the problem of the return of the check must be considered. The temptation is to keep the check and to add the discount to the next invoice or to ask the customer to send a second check covering the difference. Every one dislikes to return money paid on account. The wisest policy, however, is to return the check and request a new one to cover the amount in full. Should you keep the check, the customer may consider that he has settled his account in full, even though you may write him to the contrary. When he intentionally takes the discount after the period has elapsed, he will definitely state that his check is settlement in full.

The following letter points out to the customer that the firm cannot allow him to take the discount:

> Gentlemen:
>
> We thank you for your check for $205.80 to cover invoice #17828 dated September 1.
>
> On looking up our records of this transaction, we find that you have deducted 2%. Since the invoice is dated September 1, the discount period expired September 16. Therefore we are not able to allow this deduction.
>
> Should we disregard our policy in this instance, even though the amount is small, it would not be fair to our other customers. We must ask all customers to abide by the terms granted.

Therefore, we are returning your check and ask you to send one for the full amount, $210.

Very truly yours,

**Analysis.**—This letter begins courteously by thanking the customer for his check. Then it gives an explanation of the refusal on the basis of fairness. It does not suggest that the customer has made the error intentionally. In the concluding paragraph a definite request is made for a check to cover the full amount. The customer cannot take offense at the tone, but he will realize that the firm is strict in enforcing its credit policy.

The following letter deals with the situation where the customer has acknowledged that he has taken the discount unjustly:

Gentlemen:

Your letter of September 25 is welcome at this time because it gives us the opportunity of clearing up an apparent misunderstanding in regard to our discount terms.

A delay in receiving a shipment is indeed disappointing. At times we have experienced this annoyance. Our creditors, however, have required us to send our check within ten days from date of the invoice if we desired to take advantage of the discount. This discount is really a premium for prompt payment.

As you are a new customer and not fully acquainted with our policy, we have decided to grant your request this time. In the future, however, we must ask you to comply with our terms.

We thank you for your check in the amount of $205.80 for the settlement of your account in full to date.

Very truly yours,

**Analysis.**—This letter grants the request after it has explained the circumstances. Hence the reader will feel that he has been granted a favor and will endeavor to comply with the terms in the future. Such a frank and courteous discussion will accomplish your purpose most satisfactorily.

## Exercise 24

1. Smith & Wood, Omaha, Nebraska, owe your firm $128.35. As credit manager write them calling attention to the fact that the account is now twenty days past due. In a special sales paragraph call attention to the fact that because you are moving into new quarters, you are offering a special discount of 20% on all office desks and 10% on all chairs listed in your catalogue. These are especially attractive values for the reason that furniture is advancing in price.

2. You have received no reply from Smith & Wood to the letter you wrote them two weeks ago, asking for a remittance. Write them a second letter.

3. Write Smith & Wood a third letter calling their attention to the fact that you have received no acknowledgment of your two previous letters. The character of their references was such as to lead you to believe that they would meet their obligations promptly. Tell them that if you do not receive a remittance by (give date), you will draw on them through the First National Bank of their city.

4. Not having received a reply to your third letter to Smith & Wood, you drew a draft on them, which was returned unpaid. Write them mentioning that the draft was returned and informing them that if you do not receive a remittance by (give date), you will turn the account over to your attorneys with instructions to take steps immediately to enforce collection. Explain why it is to their advantage to remit direct and thus avoid a suit.

5. Howard & Sons, Altoona, Pa., owe you $165.25 on account. They send a check for $75, and ask you to extend the balance thirty days. Write them acknowledging receipt of the check and granting the extension.

6. Mr. W. H. Jennings, Sumner, Iowa, who owes the National Grocery Company, Waterloo, Iowa, $180 on account, asks them to accept his 60-day note with interest at six per cent for one-half the amount and to extend the time of payment of the other half thirty days. He states that crops are poor, and consequently trade has fallen off and collections are slow. Write the letter from Mr. Jennings to the National Grocery Co.

7. Write a reply from the National Grocery Co. to Mr. Jennings, explaining that they do not usually extend the term of payment, but in this instance they are willing to do it.

## COMPLAINT AND ADJUSTMENT LETTERS

Mistakes are expensive; they cost money, and in many cases, they result in the loss of customers whose business is profitable. Every effort should be made in advance to forestall complaints. Every employee, however high or low in position, should be imbued with the spirit of accurate, efficient, pleasing service to customers in any station and under all conditions. The organization, as a whole and individually, must create a spirit of fairness, honesty, and courteous service, and then rigidly live up to that creed.

But mistakes are bound to occur even though a firm makes every effort to give courteous and honest service. Sometimes the customer fails to realize this and will become angry when he does not receive the service he expects. In order to obtain the desired adjustment he should write a courteous and clear letter of complaint.

**How to make a complaint.**—The purpose of a complaint letter is to request an adjustment, not to give the offender your opinion of his inefficiency. Therefore, the writer should determine beforehand what adjustment he considers fair. Then, in a courteous tone, he should express his dissatisfaction, explain his difficulty in detail, and request this definite adjustment. He should be especially careful to avoid anger.

A POOR LETTER OF COMPLAINT

Gentlemen:

What do you mean by sending us such an assortment of silk stockings as the last shipment? In the last four days our customers have returned ten defective pairs.

Don't you examine your merchandise before you ship it? We thought you were real hosiery manufacturers who know their business.

If you want our trade, we shall expect to hear right away what you are going to do about this matter.

Yours truly,

**Analysis.**—This letter will hardly bring a satisfactory adjustment because its tone is discourteous. Furthermore, the writer fails to explain the trouble clearly.

A BETTER LETTER

Gentlemen:

*Courteous opening* — Superior Silk Hosiery has always been one of our best sellers. Therefore, we were suprised to find some of our customers were dissatisfied with recent purchases. You can realize the unfortunate impression such dissatisfaction makes on our customers.

*Expression of dissatisfaction*

*Statement of facts in detail* — Upon an examination of ten defective pairs that were returned, we discovered that a stitch had been dropped in the manufacture. This caused "runs" as soon as the hosiery was pulled. Apparently a few defective pairs escaped your inspection department.

*Request for readjustment* — We are returning the balance of the last shipment and request that you replace the defective pairs. We have assured our customers that Superior Silk Hosiery is fully guaranteed.

*Courteous close*

Yours truly,

**Analysis.**—This letter will not only bring the adjustment requested but will also induce the firm to make an extra effort to keep the customer. It indicates a complete understanding of the difficulties but expresses clearly dissatisfaction.

**Reasons of a complaint.**—Complaints arise from four principal causes. The mistake may be your fault or that of some one in your employ. In this case you should write a courteous apology and make the adjustment requested. Possibly the customer is at fault. He may have misunderstood directions, or perhaps he is intentionally trying to take advantage of you. It is necessary for you to point out tactfully his error and explain why you cannot grant his request. Delays in shipment, breakage, and loss are fre-

quently due to the negligence of a transportation company. Sympathize with the customer and offer your services in helping him to obtain the proper adjustment. Finally the complaint may have risen from a misunderstanding. If so, a frank discussion will straighten out the difficulty.

**Principles of adjustment.**—Complaints should be handled on the assumption that the customer feels he has grounds for his complaint. Very few customers intentionally try to take advantage of a firm. They sincerely believe that they have cause for complaint. Some organizations take the stand that the customer is always right and make no attempt to determine the validity of the claim. This is a dangerous policy because it fosters complaints. A customer who honestly thinks he has not received good merchandise and satisfactory service is open to reason. Therefore when he has misunderstood, you should courteously explain to him the circumstances.

**Be prompt in answering.**—The customer expects that his letter of complaint will be given prompt attention. He has probably figured out the time he thinks it should take to make an adjustment. When you keep him waiting, you increase his dissatisfaction.

**A complaint is an opportunity.**—By making a reasonable adjustment you can sell satisfaction to your customer. You can re-establish the confidence which he has in you. Also you have a chance to make him a friend by showing a personal interest in his welfare. Thus you will make him your consistent supporter. He will be glad to tell others of your service. In this way you make use of the most valuable type of advertising, word-of-mouth advertising.

Moreover a complaint is an opportunity for you to better your service. Possibly certain errors would escape your detection if it were not for complaints from your customers. Some firms realize this truth so thoroughly that they solicit complaints.

**Be courteous.**—The most important principle concerns the tone of the letter. You must endeavor to put yourself in the customer's position and see the difficulty from his point of view. This means that you must study each individual case and base your decision upon fair judgment. Sympathize with the customer and gain his good-will. Remember that he is certainly disappointed and may be angry. Therefore you must impress him with your sincerity and your desire to retain his business by giving him the most reasonable adjustment possible.

Never become angry and assume a dictatorial tone. A statement which is abrupt and blunt will undoubtedly make the complainant feel that you have little consideration for his interests. You must explain clearly your reasons for the action you take. If the customer has written in an angry tone, a courteous reply will make him feel a trifle ashamed of himself for showing his temper.

On the other hand, do not take a humble, ingratiating tone. This tone causes the reader to lose respect for you. He does not believe the flattering remarks and is not convinced by your exaggerated statement. A businesslike discussion of the problem will carry more weight than an apologetic letter.

**Be careful of your diction.**—The language used in an adjustment letter influences the tone of the letter to a remarkable extent. Negative suggestions will frequently give the reader the wrong impression. In fact some organizations have changed the name of the complaint department to adjustment department because of the unfavorable connotation of the word "complaint." No one wishes to be considered a complainer.

Notice the difference between the following opening sentences:

*Negative* We cannot understand why you are having trouble with our electric iron. We have received practically no other complaints.

*Positive* We are glad that you let us know in your letter of May 10 about your trouble with our electric iron. We are sure we can remedy it.

*Negative* The dishes which you claim were broken in our last shipment will be replaced.

*Positive* We regret that some of the dishes in our last shipment were broken. In spite of careful packing breakage occasionally happens.

*Negative* We are sorry you were offended by our letter of June 10. We always try to deal fairly with our customers.

*Positive* Thank you for writing so frankly about our letter of June 10, for you are thus giving us a chance to correct a misunderstanding.

*Negative* We are tracing the shipment you say you did not receive.

*Positive* The shipment you mention in your letter of May 15 left our factory on May 1.

*Negative* We fail to understand your attitude in regard to the discourtesy you claim to have received at the hands of our sales force.

*Positive* We appreciate your writing to us about the discourtesy shown to you by a member of our sales force. It is only through the co-operation of our customers that we can better our service.

*Negative* When you cool down, we shall be glad to discuss the return of the defective goods with you.

*Positive* Thank you for informing us so promptly about the defective hosiery. We realize how annoying such an experience is.

**Function of adjustment letter.**—While no principles can be given that will apply in all cases, a letter answering a complaint, as a rule, must—

1. Impress the customer with your sincerity and your desire to satisfy.

2. Explain in detail the cause of the trouble.

3. State what you have done, or what you intend to do, and what you desire the customer to do.

4. Convince the customer that it is still to his interest to do business with you.

**Granting claims.**—When you have decided to grant the adjustment asked, you have a comparatively easy task. You should be careful, however, to make the reader feel that you are glad to make the adjustment. Do not treat the matter as one of little account. Also do not attempt to excuse your fault or endeavor to shift the blame. By all means avoid arguments. If a concession is made, let it be made promptly, cheerfully, and courteously. A concession begrudgingly made is little better than none.

An abrupt letter granting a claim sometimes creates more ill will than a courteous refusal. If the customer feels that you have granted the claim grudgingly, he will not be entirely satisfied. A routine handling of the situation will seldom create good-will. To satisfy a customer you must give him your most careful attention.

A POOR LETTER GRANTING A CLAIM

Dear Sir:

We received your letter of April 15 and investigated the cause of the shortage in your order of April 5.

Through some error our shipping department failed to complete the order. We have sent the balance of the order this afternoon.

We regret that this occurred and hope the goods will reach you on time.

Very truly yours,

**Analysis.**—The writer shows no sympathy with the customer or interest in his trouble. The letter is perfunctory and lacks any personal touch. It gives the impression that such mistakes are common occurrences.

A BETTER LETTER GRANTING A CLAIM

Dear Sir:

*Courteous acknowledgment of complaint and expression of sympathy*

Thank you for your letter of April 15 in which you inform us that a dozen pair of shoes size 8 were not included in your order of April 5. We realize your need for this popular size for your spring trade.

*Detailed explanation*

At once we made an investigation and found that a new shipping clerk had checked this item on your order but had neglected to pack it with the others. He has been reprimanded and cautioned to be more careful.

*Adjustment made*

The dozen pair of shoes were shipped to you by express shipment today. They should reach you within two days.

*Expression of regret and attempt to create good-will*

We regret exceedingly this inconvenience and shall make every effort to prevent its recurrence. We trust that your spring season will be a successful one.

Yours truly,

**Analysis.**—This letter considers the customer's point of view and makes every attempt to satisfy him. The last sentence stresses the friendly attitude of the writer.

When an article is damaged in transit, it may be possible to persuade the customer to keep the article provided some adjustment is made. The tone of this letter should be friendly and even conversational.

Dear Sir:

You do not know how much we regret that the rocker reached you in a damaged condition. Although our investigation has shown that the rocker was carefully inspected and packed, we wish to make a satisfactory adjustment for you.

From your letter it seems that the rocker received a bad scratch in transit. Sometimes the transportation companies treat merchandise so roughly that in spite of the most careful packing it is damaged.

> In order to save you the trouble of returning the rocker, we are sending you a bottle of our Superior Furniture Polish. This polish will probably give the rocker as fine a finish as it had when it left the factory.
>
> If it does not, we shall be glad to have you return it at our expense. We will then ship you a new one by express.
>
> Won't you try the polish and let us know whether it is satisfactory? We are anxious to give you our best service.
>
> Very truly yours,

**Analysis.**—The friendly tone of this letter shows the customer that the adjustment department wishes to make a fair adjustment. It stresses the service which the house desires to render.

The second paragraph gives concisely the explanation but does not dwell on it unduly. The writer makes no attempt to shift the responsibility. In suggesting the use of the polish, he employs tactful language. He makes it clear that he takes this action because it will be of greater convenience to the customer. The letter closes with a good-will paragraph.

**Adjusting unjust complaints.**—The most difficult task which faces the adjuster is explaining to a customer why he must refuse to make an adjustment. Seldom does the customer realize that he is at fault. He feels that he is justified in his complaint. Therefore the writing of this letter requires much tact and careful thought.

The first paragraph should never abruptly state that the adjustment cannot be made. It is as necessary to begin this letter with a cordial tone as the letter making the requested adjustment.

The explanation must be clear and definite. The adjuster must make the customer realize that he is actuated by the principles of fairness. He must conciliate and convince the customer of the justice of his position.

The concluding paragraph should be a good-will paragraph. It must endeavor to keep the customer, for it is easier to retain an old customer than to obtain a new one.

LETTER REFUSING A CLAIM

Dear Madam:

*Sympathetic opening* — It is indeed disappointing to receive gloves that are too small. We are always glad to exchange merchandise that proves unsatisfactory.

*Explanation of refusal* — We were about to put the gloves back in stock when our inspector noticed that they showed unmistakable signs of having been worn. Should we accept these gloves, you would not be certain in the future that you were receiving new merchandise from this store.

*Appeal to fairness* — Furthermore, we are sure that you realize such a policy would not be fair to our other customers. They place absolute confidence in our goods. We endeavor to keep your confidence and that of our other customers as one of our most valuable assets. Therefore we are returning the gloves to you. We have tried to stretch them as much as possible.

*Good-will ending* — We assure you that we shall give you our best attention in the future.

Very truly yours,

**Analysis.**—In the opening paragraph the writer agrees with the reader that the experience is an annoying one. Then he prepares the way for the rejection. The next two paragraphs explain the reason for the action and try to make the customer see that it is the only fair policy. It is for her own advantage that the policy has been formed.

In order to take the "sting" out of the refusal a slight adjustment has been made in order to make the gloves satisfactory. The last paragraph seeks to keep the trade of the customer by expressing a desire to serve.

**Why some adjustment letters fail.**—Adjustment letters fail to conciliate the customer either because they are too abrupt or too diplomatic. In the first case the writer does not consider the feelings of the reader. He handles the situation with no regard for the consequences.

It is, on the other hand, almost as fatal to go to the other extreme. The customer will not believe you if you express your regret in exaggerated terms or overstress the value of his patronage. Also he knows that such a statement as "It will never happen again" is merely a trite and insincere remark.

The most convincing adjustment is based upon a frank discussion of the difficulty with the reader's position and character in mind.

## Exercise 25

1. J. M. Wilbur, Huntington, W. Va., ordered by parcel post one dozen Multigraph ribbons from the Neidich Process Company, Burlington, N. J. After waiting ten days for the goods, Mr. Wilbur writes that he has not received the ribbons. He states that he has been compelled to hold up some work for one of his best customers because of the delay. Write the complaint letter for Mr. Wilbur to the Neidich Process Company.

2. Write the reply from the Neidich Process Company. Explain that on examining the records they find there was a delay of six days in getting the order out, due to the fact that they were so far behind with orders. State that the goods were shipped yesterday.

3. Several days ago you shipped an order of goods by express to Finch & Brown, Wheeling, W. Virginia. They write that the goods have not been received. Write the American Express Company of your city, asking them to put a tracer after the shipment. Give the necessary information.

4. Write to Finch & Brown. Explain that the goods were delivered to the express company on (give exact date); that the delay is evidently due to the way the shipment was handled by the express company. State that you have written the express company, asking them to put a tracer after the shipment. Add that unless the express company reports delivery within two or three days, you will duplicate the shipment.

## THE SALES LETTER

The successful sales letter must be constructed upon certain fundamental principles. It must accomplish through the *written* word what the salesman accomplishes through the *spoken* word. It stands to reason, then, that it must be built upon the principles of salesmanship. Like a good salesman, it must carry the mind of the prospective buyer through certain fundamental processes.

**Fundamental principles.**—Five distinct steps enter into every sale. These apply whether the solicitation is by letter or in person. They are what might well be called "the mental law of sale."

Memorize these five fundamental principles, for every sales letter, or series of sales letters, must—

1. Attract attention.
2. Arouse interest.
3. Create desire.
4. Convince the mind.
5. Induce action.

Note how closely these principles parallel the construction of the selling talk of a good salesman. You will see, then, that the matter of writing a sales letter is simply giving to your prospect as good a sales talk on paper as you would face to face.

It must not, however, be inferred that every sales letter accomplishes or even attempts to accomplish all of these five functions. Many sales letters are written in response to inquiries that already indicate interest. Others are but links in a chain of letters that makes the complete sales presentation.

| | |
|---|---|
| | Dear Sir: |
| *Opening secures attention by an interesting question* | Have you thought that because your house was not wired for electricity you must forever continue doing without the convenience of electric lights? |
| *Description of the proposition arouses interest* | If that's the way you look at it, you will be surprised when we say that we will put our service into your kitchen, install a sixty candle-power Mazda lamp just where you want it and give you an electric flatiron for $12.<br><br>This, without a doubt, is a tremendous lot for the money, but we want to make sure you are given the opportunity of enjoying the great convenience and wonderful benefits of electricity. |
| *Argument and persuasion create desire* | And you needn't fear that in having this service installed you will have to put up with a lot of trouble and muss. Your house will not be disturbed or mutilated. The electricians will spend only a few minutes in your kitchen putting in the necessary wires. These will be entirely concealed within the wall and ceiling. Only the neat fixtures will show. The workmen will clean up any small evidence of their work as they go.<br><br>Doesn't this proposition interest you--a complete kitchen service for $12 and twelve months to pay for it--just a dollar each month? |
| *Close induces action* | We believe it does, so we are inclosing a card to make it convenient for you to request a call from our Mr. Smith. He will be glad to explain everything that has not been made clear--with no obligation to you.<br><br>Sign and drop the card into the handiest mail box--that's all. |
| | Yours very truly, |

## Analysis

This is a letter used by an electric company to secure the introduction of electricity into the homes of nonusers. It contains all the elements of salesmanship that have been outlined. From the opening, which touches upon a vital point in the mind of house owners, through the description of the proposition, the logical arguments in its favor, the persuasive answer to the fear of "muss and trouble," the reader is led irresistibly to the close and the inducement to take action—to ask "Mr. Smith" to call.

## How to Secure Attention

The first step in writing a letter is to secure attention. Too much emphasis can not be placed upon the importance of the opening paragraph, for if it fails to attract the reader's attention, the remainder of the message will not be read, no matter how strong it may be. Every year thousands of letters are thrown into the wastebasket because the opening paragraph fails to grip the reader's attention.

**Effective appeals.**—Everybody is interested in himself and the things that concern him. The opening paragraph, to be effective, should, therefore, appeal to the reader's interests. The appeal may be to the desire for *gain*, to *pride, curiosity, comfort, pleasure, social prestige*, or any other of the instincts or emotions of mankind. This is generally known as the "you" attitude, which means keeping the reader's interest in mind. The writer should forget himself and his interests.

Many letters fail because the opening paragraph is written from the viewpoint of the writer. Imagine how little interest you would have in a letter that starts out like this: "We want to call your attention to our complete line of furniture and rugs. This line cost us thousands of dollars to install." You do not care what *they* want to do or how much it cost *them* to install their line. The fact that interests you is whether what they offer will be of benefit to *you*. How much better this merchant puts it: "This is furniture bargain week at our store. You can save 25% on the cost and you'll be 50% ahead on the quality. Here's why....." An opening like this grips your attention and induces you to read further.

There are several ways of securing attention. The following are the most commonly employed:

1. By asking a pertinent question.
2. By making a direct statement of an interesting fact.
3. By making a strong assertion.

| | |
|---|---|
| | Dear Sir: |
| *Attention won by unique opening* | If a man should call on you and tell you that he could solve all your office problems--that he could show you a better system of handling detail--that he would guarantee to develop a higher degree of efficiency-- |
| *Interest aroused by showing an intimate understanding of the reader's problems* | If he should tell you that he has had many years of experience in the management of large office organizations--that he is now an officer in a large business training institute, and that he is also a lecturer on office organization in one of the largest universities-- |
| *Proof* | And if, in addition, he should tell you that he has investigated and correlated the office systems of the National Cash Register Company, the Burroughs Adding Machine Company, the Sherwin-Williams Paint Company, the Ford Motor Company--wouldn't you pay him $3 to work for you? |
| *Desire created* | J. William Schulze is the man we are talking about, and your three dollars will buy his 380-page book on office organization and management. The enclosed descriptive circular tells you more about it, and gives you the table of contents of one hundred and seventy-five topics that are covered. |
| *Action induced by a guarantee of satisfaction* | Three thousand four hundred concerns have already adopted the book as their office manual. Send for your copy of "The American Office" today. Look it over and have your office manager study it, and if, at the end of five days, you are not convinced that it is all we claim for it, send it back, and your three dollars will be returned to you promptly.<br><br>Very truly yours, |

Note the "you" element throughout this letter. The writer forgets entirely that he is interested in the proposition. From start to finish, the interest element is sustained.

**The question method.**—The following opening paragraphs illustrate the question method of securing attention:

"Wouldn't you like to get rid of continually cleaning and polishing your floors?"

———

"Have you ever compared your way of managing your plant with the methods used by other factory superintendents?"

———

"If the style of your suit attracted attention and caused your friends to inquire who made it, would you object to telling them?"

———

"Can you put your fingers on just the record you want—instantly?"

———

"What would an extra hour of leisure every day be worth to you?"

———

"Did you ever stop to think that practically every article of food that is placed on your table is dependent on the efficiency of your refrigerator?"

———

The question method of opening a letter brings a definite picture to the mind of the reader. As he reads over the questions, he finds himself subconsciously asking whether or not the point that has been made is true in his case. Thus his interest is at once aroused, and a train of thought is started that makes him want to know more about the proposition. While this method of securing attention is good, it is effective only when the question is a pertinent one.

**The direct statement method.**—The direct statement method of opening a letter is the type most commonly used. It is businesslike; it starts the letter off well; and it leads easily and naturally into the body where the arguments it suggests are presented.

This method of opening is illustrated by the following paragraphs:

"The only difference between a $5,000 man and a $10,000 man is—production."

"Now is a good time to have your shade trees pruned and sprayed."

"Right now you are contemplating with some misgiving the fall housecleaning, which must soon be started."

"You would not sell your steady-going business for the face value of your insurance policy. And yet fire at any moment may force you to make this losing exchange."

"You admire the charm of neatness and trimness that a new garment lends its wearer. It is this charm that makes the well dressed woman, because she has learned how to keep her clothes looking like new."

"Your new home will be but a cold structure up to the point where the woodwork and floors are ready for finishing. Then you will select the finishes for the various rooms —change it into a home, different from others."

In writing a letter you can make no mistake in using this style of opening. The average man will be interested in a proposition that has been half formulated for him. If you say, "You can cut your printing bills in half," you have established a premise that he will accept if you follow it up with logical reasons why.

**The strong assertion method.**—The strong assertion method, when properly used, is a very effective opening, for it makes the reader "sit up and take notice" of what you say. It is, however, difficult to handle and should not be employed until you are sure of your ability to follow it up with a statement that will turn the "sting" in it to your advantage and leave the reader in a receptive frame of mind.

The following paragraphs illustrate this method of opening:

"Your stenographer wastes half of her time."

"Don't blame your clerks when your statements fail to go out on time. You are as much at fault as the system."

"You pride yourself on watching the leaks in your business, but you are paying 25% to 75% more for your stationery than you need to."

---

"You wouldn't think of throwing away your fountain pen simply because the ink was exhausted."

---

"A few weeks ago you were shocked at the loss of life in a bad fire in an Eastern public institution."

---

**Avoid hackneyed openings.**—Be watchful at all times to avoid the timeworn and threadbare openings handed down by past generations of business men. "We have the honor to inform you," "In compliance with your esteemed favor," "Agreeable to your valued request," and similar trite expressions have no place in the modern business letter.

The manufacturer who writes: "Yours of the 14th received and noted, and agreeable to your request we take pleasure in sending you a copy of our catalog," says what is quite obvious and unnecessary, for if he had not received "yours of the 14th" how could he have noted it or the request for his catalog?

But the manufacturer who writes: "Here is the little book for which you asked. It's a wonderful book in many ways. It is written with all the enthusiasm of a man who knows through actual experience what our system will accomplish for the office manager," has the sales instinct and does not waste any words in placing his proposition before the prospect.

## How to Arouse Interest

We have seen how attention can be secured, but we must also know how to turn that attention to our advantage—to arouse interest. We must do this immediately, too, for the mind of the reader, attracted by our first statement, demands further satisfaction, or it will turn to other interests.

**Human interest element.**—There are two distinct kinds of interest elements—the *human interest* element and the *technical interest* element. Human interest is a direct appeal to the emotions. It is to "you," of "you," and for "you."

Remember that every man is interested in himself, his business, his problems—but seldom, if ever, in you or in your affairs. If you want to interest him in your proposition, you must carefully weigh and analyze his needs or desires and then show him how your proposition will benefit him.

Madam de Sevigne's recipe for good conversation, "Always talk about your listener's interests, his pleasures, his business, his hobbies, or his loves," is as applicable to letter writing as to conversation.

**The "you" point of view.**—Let us show by means of illustrations just how this "human interest" element and the "you" element work together.

> "If you draw $3,000 a year, you are a $60,000 investment at five per cent. If you are a live wire—we know you are or we wouldn't use our postage on you—you are keeping your eyes open for ways in which to make yourself an $80,000 man instead of a $60,000 man."

Your imagination is at once excited by the clever comparison of your income and what you would represent as an investment. Perhaps you never thought of yourself in just that way before. You unconsciously rise in your own estimation. Now, suppose the writer had introduced the same subject from *his* point of view instead of yours. Such a paragraph as this would not have appealed to you at all:

> "We believe we can show you through our knowledge of your problems how you can increase your income."

A book publisher pictures to you in a very human way an experience that you can instantly recall, when he writes:

> "Do your arguments always win for you? Are you always able to say what you have planned to say—and

does it always have the snap and persuasion you imagined it would have? Are you ever forced to admit that your adversary has beaten you in the business of wits—because you said the wrong thing—perhaps used one wrong word—at the critical moment?"

You can not make a satisfactory answer to these pertinent questions. What is more natural than that you should eagerly consider what he has to say next and the solution that he will offer.

A manufacturer of farm machinery hits five nails on the head when he sketches these advantages to his farmer prospects:

"Did you ever stop to think what you could do with an engine on your farm? If you only had a one horsepower engine, you could run your cream separator—pump all the water you could use—grind from 12 to 25 bushels of grain—run a fanning mill, grindstone, or washing machine—and while your engine is doing this work for you, you could be busy at other jobs to be done."

He might have told how big his plant was, how long he had been in business, how many engines he turned out a day, what kind of materials he put into them; but he realized that the farmer was particularly interested in what the engine would do for him, how it would solve his labor problem.

**Importance of "you" attitude.**—Never lose sight of the importance of presenting your proposition from the point of view of the reader. This is well summed up by one writer who says:

"When you have mastered the facts of the case, then you might give your attention to the importance attaching to the point of view. The keenest facts do not make an effective appeal to the mind unless they can easily and naturally be applied to something in which one is already interested or about which one already has some knowledge. Of what use is it for you to try to interest me in the purchase of an automobile by telling me the vital facts about cyl-

inders, tires, engines, coolers, and the like, when all your talk is pretty much like Greek to me? If I already have a machine and you are trying to sell me a better one, doubtless that might do, for I would be supposed to know something about those things.

"No, you are approaching me from the wrong point of view. What you must do is to show me how a busy man with no time for additional pleasure, and not inclined to extravagant show, can use a machine to increase his efficiency, save his time, promote the health of his family, entertain his friends, and serve the sick and the poor. I am already interested in such matters, and if an automobile has any application to such things, then your facts along that line will interest me at once. Later you can tell me all about the mechanism."

**Technical interest element.**—The first interest element—human interest—coupled with the "you" element, is essential in interesting those who are unfamiliar with the proposition and what it will do for them. There is another class of prospects, however, to whom the second interest element will more strongly appeal. These prospects are perhaps as familiar with your proposition or product as you are. They might be termed those who "know." For this class, obviously, it is unnecessary to use the human interest element. They are interested in the plain, practical details. They already know what there is in the proposition for them in a general way. The only facts that will interest them are the points about quality, service, profit, price, delivery, terms, and the like. In writing to this class you must use, as a general rule, the second interest element—"technical interest."

**Nature of this element.**—This element gets right down to business. It paints no pictures but presents plain, unvarnished facts. It takes for granted that the reader already knows the service he can gain from a proposition and that the only thing he is interested in is whether the proposition presented will be of benefit to him.

Such an interest appeal, for instance, would not dwell upon the pleasure or benefits of owning an automobile but at once launch into a description of its mechanical construction, the bore and stroke of the motor, the lighting and starting system, etc.

To be effective, however, the technical interest element in arousing interest must be used correctly. It is better to err on the side of underestimating how much your reader knows than to give him credit for more knowledge than he has. No one should use this form of appeal without having a thorough knowledge of the proposition or product to be sold. It is easy to fall into the habit of confused, meaningless technical terms. No one must be addressed so carefully as the man who "knows," for he will instantly detect both ignorance and deception.

## How to Create Desire

You have secured the attention of your reader, aroused his interest, and brought him up to the point where he is eager to know more about your proposition. But from this point on, you must proceed with care, lest you undo the good work you have done.

Interest *sustained* ripens into desire. But you can keep up the reader's interest only by continuing to give him the kind of information that he will find interesting. When you are really interested in a thing, you want to know all about it. Suppose you are a baseball "fan." I can arouse your interest when I talk about some well-known players. Then, if I show you that I know some intimate facts about them, you are glad to listen to what further I have to say. It's much the same way with a letter. After the reader and the writer are on common ground and interest has been established, creating desire is simply a matter of appealing to his reason or emotions.

**Appeals to reason.**—The chief appeals to the reason are the *service* appeal and the *value* appeal. In the service appeal, you tell your prospect about the pleasure, comfort, or convenience an article or service will give him. You may accomplish this purpose by describing the product or by showing him how it works. The value appeal tells him what the purchase of the product will save him in time, money, or labor. In either case you create desire on the basis of reasoning.

**Appeals to emotions.**—But sometimes we act impulsively without stopping to weigh the advantages and disadvantages. We do what we do because we want to do it. Our emotions are brought into play. Perhaps the prospect will desire the service or product because his curiosity, sympathy, pride, sense of the beautiful, desire to do as others do, love for his children, or enthusiasm has been aroused. Thus practically every emotion which mankind feels can be summoned to the aid of the writer of sales letters.

When you tell a woman that a pair of draperies will make her home more beautiful, she desires them because she wants a beautiful home. Here the appeal is to pride. Should you, on the other hand, tell her that a certain type of shoe means greater health for her children, you would be appealing to the parental instinct.

### How to Convince the Mind

The mind may be convinced in a number of ways, but these three have become pretty well established as the standard methods:

1. Through argument.
2. Through proof.
3. Through persuasion.

In many letters all three appear; in some only two are used; but every good letter contains at least one or some form of it.

**Argument.**—When an argument is presented it should tend toward some advantage to be gained by the reader. To illustrate:

> "Diamond Squeegee Tread Tires have all of the good qualities of the best nonskid tires on the market with none of their bad features. The design of the Squeegee Tread makes them as good on a slippery street as any nonskid tire. Moreover, they ride like a smooth tread and wear like one—only longer."

Here every argument presented leads to an advantage that the reader will receive if he buys these tires. And a mileage guarantee is the proof the manufacturers offer to back up their claims.

But suppose that instead of this the writer had said:

> "Our tires are the very best tires made. We have the largest factory in the world and use only the best quality of materials. Any tire we make will outwear any tire of another make at the same price."

Right away you would put the writer down as a first-class braggart. All his claims may be true, but they do not indicate that you will gain anything by believing them. Furthermore, they are so stated that it isn't human nature for you to believe them. Yet we see letters filled with general claims and arguments like these every day. Some letter writers seem to think that the fellow who claims the most is the one who gets the business.

Keep always in mind that the reader never loses sight of "What is there in this for me?" It is the one recurrent question that he applies like an acid test to every statement you make. So, you must never overlook what the prospect is to gain by purchasing—not how much profit you will make, but what he will get out of the deal for himself.

**Proof.**—Suggesting that the reader prove for himself by means of a test is a popular method. It has been found to

be good business to get the prospect to participate in conducting a test to prove a claim or ratify a line of argument.

A varnish manufacturer writes:

> "Try the enclosed panel for water spots. Take a little piece of cloth, saturate it with water and place it on the surface finished with Hilo Flat Finish. Do this early in the morning and keep it moist all day and the next. Try this same test on any other flat finish. You will be surprised at the result."

Then he goes on to state that his varnish is waterproof varnish, but you do not need to be told this. The test he is willing to have you make has convinced you that it is. And if you are in the market for a varnish of this character, the answer is an order.

In using argument and proof this injunction is a good one to remember: be sincere, be honest and straightforward.

**Avoid exaggeration.**—In using argument and proof to convince the mind, remember that your argument must always be logical and sound and your proof conclusive. Here you are dealing with hard, cold facts, and they must be presented so that the reader will accept them as such without question.

Remember that the average man is quick to detect bombastic claims. One slip—one misstatement—and suspicion fastens on everything else you say. Indeed, no matter how true a fact may be, if it seems to the average person too good to be true, you should modify it so that it will be accepted without question.

It is not necessary to claim everything for your product or proposition. No fair-minded man expects you to have something that is perfect. Overlook a few adjectives in describing what you offer, and you'll find that your reader will be inclined to give you credit for more than you have.

**Testimonials.**—Another basis for proof is the testimony of satisfied users or of authorities. When a user says that the product has done certain things for him, those in a like situation will be convinced of its value. Also the testimony of an authority like Mr. Edison carries much weight.

A manufacturer of chick feed uses the following paragraph in his letters and advertisements:

> "Mr. Henry A. Stanton of Farmington, Connecticut, writes us that chicks fed on Standard Chick feed are ready for market two months earlier than usual."

You must, however, be careful not to use too many testimonials. The reader at once becomes suspicious when he finds so many customers have written concerning their satisfaction. He may feel that you have purchased the testimonials. The old patent-medicine advertising did much to weaken the value of the testimonial.

**The value of inclosures.**—It is often impossible to discuss in a sales letter all the important points about your proposition. If your letter becomes too long, it will not be read. Therefore, you should give this extra information in the form of inclosures. These vary from single sheets to fully illustrated booklets. They help not only to prove your points but also to create desire, for the prospect may study your arguments fully.

**Persuasion.**—The third method employed to convince the mind is through persuasion. But persuasion must be tempered with common sense and courtesy, or it becomes offensively assumptive.

We are not given the right—or at least any right accepted by the other fellow—to offer him advice or to become unduly familiar in offering suggestions in connection with his affairs.

"Fail to grasp this opportunity and you will regret it a lifetime," and "As your friend, let me advise you to take

this important step for the welfare of your business future," are examples of the kind of persuasion that you should never be guilty of using.

See how tactfully this insurance man persuades you that it would be a good thing for you to investigate life insurance:

> "There is a certain joy in just being alive. But no man lives entirely for himself. There is a wife, a child, some one that really makes life worth living. He is ever planning ahead—and in those plans is always included some person besides himself. If he lives, he may be able to carry out those plans. But if he is one of those who don't—what then?"

Often persuasion may take the form of an artful suggestion; as, "Never a child came into the world but was worthy as good a cart as could be afforded." What father and mother would not subscribe to such a sentiment and feel kindly towards the one who voiced it?

Here is a suggestion that acts as a powerful persuader:

> "Your skin—a skin the fingers love to touch—and only a few minutes' work each evening will keep it that way."

What a responsive chord this strikes through its suggestions of the delights of photography!

> "A click of the shutter and you have preserved for all time that cute pose of the youngsters you have always wanted—that informal group of jolly good friends—that bit of road you pleasured along—or any of those people, places, or things that have so often brought the thought: 'If I only had a camera.'"

**Persuasion an incentive to action.**—Persuasion is an all-powerful incentive to action, but you will appreciate that it is a method that must be handled with skill. Never assume an injured attitude in using it. The manufacturer who wrote: "Seven times have I written you offering you seven distinct opportunities to take advantage of this really remarkable offer, and seven times have you failed to give

me the courtesy of a reply," thought he was using persuasion, but he did not realize that he was only presuading the recipient to throw his letters into the waste basket.

### The Close—How to Get Action

**Inducement.**—Inducement is the most important step in a sale. You may attract attention, arouse interest, create desire, and convince the mind, but if you don't induce your prospects to act, you will fail to accomplish your aim.

Inducements take many forms, but they must all appeal to one fundamental motive—gain. This may be financial, physical, mental, social, or any one of many other kinds of gain—but it is always gain—your gain—if it is successful.

**Forms of inducements.**—Many inducements may be offered to secure action. Here are a few of those most commonly employed:

1. Premium.
2. Discount.
3. Free trial.
4. Special price for a limited time.
5. Special price to introduce.
6. Guarantee of money refunded if not satisfied.
7. Limited quantity on hand.
8. Last chance—offer will not be repeated.
9. Nothing down—easy payments.

**Guarantee of satisfaction.**—Guarantee of satisfaction is one of the most effective and most commonly used forms of inducement. A manufacturer of refrigerators uses the guarantee effectively in the following paragraph:

> "To prove to you the confidence we have in our product we are going to make you this proposition—we will ship you any McCray refrigerator you select, and if it is not found to be exactly as represented, we will not only refund the full purchase price, but we will stand freight charges both ways."

A tire company also uses this method cleverly:

> "If the S-V doesn't cost you less, mile for mile, than any other standard tire you run opposite it, we'll return in cash its full price.
>
> "We put it in writing and sign it."

**Trial offer.**—A variation of the guarantee of satisfaction is the offer of a trial for a certain number of days, or a trial which takes the form of actual consumption of the product; as, "Smoke five and return the remainder if not satisfied," or, "Order a case and try three bottles at our expense."

**Limited supply.**—The suggestion of a limited supply is often a strong form of inducement. The following closing paragraph summarizes the advantages offered in the preceding paragraphs of the letter and cleverly introduces the suggestion of disappointment if the prospect does not act at once:

> "This does not call for the expenditure of a cent of your money, except for gas, which you will find is a very cheap fuel for cooking purposes. As there are only 100 of these stoves to be sent out in this way, it will be necessary for you to fill out the inclosed slip and mail at once, or you will be disappointed.

**Exclusive use.**—This form of inducement, when it can be employed, is very effective. Note how logically and forcefully an advertising agency closes a letter on a special advertising proposition:

> "This offer is not made to you alone. We could not afford to do that. It is for you to decide if your order shall reach us first to secure the exclusive use of this series, as we shall be obliged to grant the first applicant from your territory. The price is so low; the advantage so obvious, there is every reason why you should mail an order right now—this very hour."

This letter carried a postscript again summarizing the advantages of immediate action and again urging that the order be sent at once.

**Postscript.**—Don't overlook the value of a good postscript, but don't overwork the postscript idea. Used oc-

casionally, it has great strength. Adopted for all letters it will have the same effect as the salesman who says a "word too much."

When used with discretion a postscript may serve to recall to the reader's mind the principal points of the proposition and perhaps prevent him from laying the letter aside. It might be termed "added emphasis," but "added emphasis" is sometimes overemphasis.

**Inducement must be genuine.**—The inducement offered, however, must always be open and aboveboard. It may be clever to trick your reader into "falling for" your inducement, but if that inducement leads a man to believe that he is going to get something more than you actually give him, it is bad business and bad ethics. To avoid any misunderstanding, make your offer plain; state exactly what you will do. It isn't necessary to give away valuable presents to induce action. The public is reasonable; it appreciates that business is business: but it also appreciates that misrepresentation is fraud.

**Avoid clever schemes.**—The man who received a letter announcing that he had been elected an honorary member of an important society and asking him to sign and return the inclosed acceptance card was induced to act promptly. But when he discovered shortly after that this was simply a "clever" scheme to interest him in a set of books the society expected to publish, he was disgusted.

**Avoid questions.**—Questions, as a general rule, will weaken your close. Avoid asking them. This is a time for decision, for firmness, for taking for granted that the reader intends to act and will act. Questions play into his hands. You are put on the defensive.

To illustrate:

> "Won't you please write us a letter telling us whether you expect to take up stenography? Have you any questions to ask us? We want to hear from you."

See how completely the writer has lost his grasp of the situation. There is no inducement, no climax, no positiveness. The reader is quick to detect the uncertainty expressed so that the whole effect of what has gone before is lost—the letter finds its way to the wastebasket.

**Avoid hackneyed closings.**—Even more ineffective are those timeworn and threadbare expressions we find in so many letters we receive. They have been handed down from a past generation, when the sales letter was an unknown quantity. Why business houses of today continue to use them when they would not think of using the quill pens that coined them is beyond comprehension:

> "Thanking you for any favors you may grant and awaiting your commands."
>
> "Assuring you of our appreciation of your interest and hoping that we may hear from you further."

These, and hundreds of other equally devoid of either sales sense or horse sense, are closings you should never be guilty of using.

**The climax.**—A sales letter to be well rounded out must have a strong climax. The writer must always control the situation he has created. He must tell the reader what to do, why it is to his interest to do it, and then suggest that it be done at once.

This is not accomplished by threats, force, or blows. On the contrary, persuasion, inducement, and desire for gain are the action-compelling elements employed. The prospect is shown the reason why it is to his interest to order *now*.

The good climax has two parts. In the first part you summarize the strong points that have gone before. It is a miniature word-picture of all that the reader will gain and all that he will lose if he does not act.

**The clincher.**—The second part is the clincher. It is the part that tells him what to do. And it tells him simply,

plainly, unmistakingly, so that he will have no reason for not doing it.

Take a lesson here from the salesman. When he has worked his prospect up to the point of action, does he ask him to write a letter, send in the order next week, or give his answer when convenient? He does not! What he does is to place an order blank before the prospect, hand him a fountain pen, and almost guide his hand while he signs it. He knows there is "many a slip," and he takes nothing for granted. At the least show of hesitation, he again drives home what this action will mean to the prospect—how he will profit.

You can't stand over your prospect in a literal sense, but you can in a figurative sense. You can supply the coax or urge—the order blank too.

Compare this close with the one that follows it:

> "If you are interested in what we have said and in our proposition, we will be grateful if you will fill out the inclosed."

Notice how much more direct this is:

> "Fill out the order blank today, so that you may be sure to secure these fans before your competitors get them."

**Make it easy to reply.**—Many letters fail in their mission because they do not make it easy for the prospect to act. The action end of an inducement is generally in the form of a coupon or postal card. These should be simple in form and contain the exact conditions or terms of the offer.

A manufacturer of office appliances clinches his letter with this close:

> "Don't bother writing your reply. Just O. K. the letter and return it in the inclosed stamped envelope."

Here's the way another concern made it easy for the prospect to act. The inclosure of a self-addressed envelope would have made it still easier:

"Your business needs this book. You can secure it by simply writing 'yes' on the bottom of this letter and addressing it to the undersigned."

**The vital part of the sales letter.**—The clincher is the vital part of the sales letter. It determines whether the letter is merely an interesting discussion of the product or a producer of profit. A good letter is frequently ruined by a weak stimulus to action. Remember the general tendency of all of us is to delay. We are prone to postpone any action which is not imperative. Unless you bring your reader to the climax of action, your labor will have been largely in vain.

**The aim of every sales letter.**—A sales letter should do more than bring an order. No article is completely sold until the prospect is fully satisfied. You are selling not products but satisfaction. Therefore, the aim of every sales letter should be to gain satisfied customers.

### Exercise 26

1. As sales manager for the Hall-Martin Company, prepare a letter to be sent to housewives to sell moth-proof paper garment bags. Base the letter on the following: Size of bag 24 inches wide by 36 inches deep. Made of heavy, durable cedar paper. Will last for many years. Has patented closing device, making the bag air-tight and moth-proof. The hook on which the bag is hung is reinforced by brass rivets so that it will not pull out. Inclose a return card requesting a salesman to call.

2. As sales manager for the Central Distributing Company, handling gasoline engines, prepare a letter to interest farmers in the purchase of a gasoline engine. The following are some of the talking points: Three cents spent for gasoline will purchase power to grind six bushels of corn, pump 3,000 gallons of water, shell forty bushels of corn, separate 800 pounds of milk, or run a spraying outfit for two hours. Picture this cost compared to hiring a man to do the same work. Feature the matter of time for other work or for leisure. Emphasize the dependability of such a machine compared with hired help.

3. Prepare a letter designed to sell the Thermos vacuum bottle. Picture the advantages of such a bottle to keep things either cool or hot when going away for a picnic or when touring.

## TELEGRAMS

**How to write telegrams.**—The first essential of a telegram is clearness; the second, brevity. Since the cost of a telegram is based on the number of words used, words not necessary to the full meaning, such as articles, prepositions, conjunctions, and pronouns in the first person, are usually omitted. Clearness must not, however, be sacrificed for brevity.

**Classes of messages.**—The Western Union Telegraph Company has adopted what is known as a "Universal" message blank, on which all classes of telegraph messages may be written. The four classes of messages are:

| | |
|---|---|
| Telegrams | Night Messages |
| Day Letters | Night Letters |

**The telegram.**—This is the standard service. It takes precedence over all other classes and is, therefore, preferred for messages requiring quick service. Telegrams are accepted at any hour for immediate transmission and delivery. Code language may be used. The cost is based on ten words; additional words are charged at so much a word, depending on the distance.

**The night message.**—Night Messages may be filed at any time during the day and at night up to 2:00 a. m. for delivery the morning of the next ensuing day. The cost, which is based on ten words, is less than for full-rate telegrams. Code language may be used. For short messages this is the cheapest overnight service.

**The day letter.**—Day Letters are subordinate to full-rate telegrams in the order of transmission and delivery, and constitute a deferred day service at reduced rates, the cost of a fifty-word day letter being only one and one-half

times the cost of a ten-word telegram. Although the telegraph companies do not obligate themselves to deliver a day letter on the day of its date, they usually do so if it is filed early. Day Letters may be written in plain English or in code language.

**The night letter.**—Night Letters may be filed at any time during the day and at night up to 2:00 a. m. for delivery the morning of the next ensuing day. The cost of a fifty-word Night Letter is the same as for a ten-word Telegram. Night Letters may be written in plain English, or code language may be used. This is the cheapest service of all for messages of some length, and it is widely used by business firms throughout the country.

**Messages repeated back.**—If it is desired to have a message repeated, the words *repeat back* should be conspicuously written at the top of the message. An additional charge equal to one-half of the regular rate will be made for the repetition. The words *repeat back* are counted and charged for.

**Requests to report delivery.**—If it is desired that a report of delivery of any message be made, the words *report delivery* should be conspicuously written at the top of the message. This request will be answered "collect" by the office of destination.

**Filing messages by telephone.**—Messages may be filed by telephone by calling "Western Union" or "Postal" and dictating the message to the operator. It is advisable to have the operator repeat the message. The tolls will be charged in the subscriber's telephone bill.

**General suggestions.**—When a message is to be sent to the telegraph office by messenger, the class of service desired should be indicated by a suitable mark or check, and also whether the message is to be sent "paid" or "collect" by writing such direction in the lower left-hand corner.

Where a charge account has been arranged, the word "charge" should be noted in the lower left-hand corner, together with the name of the account to which the tolls are to be charged if the signature differs from the name under which the account is carried.

Patrons should retain in their files the original copies of all messages telephoned and carbon copies of other messages.

**Counting the words.**—In the preparation of telegrams the following suggestions should be carefully observed:

1. In all classes of telegrams, the date, the name and address, and a single signature, or a family signature, such as *Fred and Mary*, are transmitted free. Where there are several signatures, only the last one is sent free. A title after the signature is charged for.

2. In the body of a telegram, each word in proper names is counted as one word. Thus, *Mary Anna Jones* counts as three words. Each initial letter, *Jr.*, *Sr.*, *Ltd.*, or *Co.* counts as one word.

3. The names of cities, states, countries, Canadian Provinces, surnames, etc., are counted as one word. Thus, *Jefferson City*, *Fond du Lac*, *Van Dyke*, are counted each as one word. Abbreviations of countries, states, etc., are counted and charged for as if written in full.

4. Numerals should be spelled out in full—not expressed in figures—as it reduces the liability to error and in many cases reduces the cost. Each figure in a number counts as one word. Thus, 4365 counts as four words. *Sixteen* counts as one word, but *16* counts as two words.

5. Unless so requested and paid for, punctuation marks are not transmitted. It is, therefore, important that the message be so worded that the exact meaning is not dependent on punctuation marks. In important telegrams, especially those having technical details and figures, the word *period* or *stop* should be spelled out at the end of each sentence.

6. Groups of letters not forming a dictionary word are counted as one word for every five letters.

7. It is not advisable to use such contractions as *can't*, *don't*, etc. Spell such words out in full.

8. In writing addresses, the words *east* or *west*, *north* or *south*, should be spelled out in full. The affixes *st*, *d*, *nd*, *rd*, and *th* should be omitted. If used, they are counted as one word.

## Exercise 27

1. Write a telegram to some member of your family stating that your train has been delayed on account of a wreck, but that you are safe and will arrive at 6 p. m.

2. Prepare a night letter to be sent to S. M. Carden, Louisville, Kentucky, asking him to meet you at the Brown Hotel at 2 p. m. on Friday, April 22, for an interview in regard to some real estate, about which Mr. Carden has written you.

3. Order by night letter from the Nelson Hardware Company, Chicago, Illinois, two Coincidental Locks, one Skinner Oil Rectifier, four Marvel Carburetors, six Vellumoid Gaskets, and five Presto Cigar Lighters. Have the goods shipped by express.

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